



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA



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March 25, 2022

The Chairman / Managing Director / Chief Executive Officer
Banks and Non-bank Payment System Operators (PSOs)

Madam / Dear Sir,

Framework for Geo-tagging of Payment System Touch Points

To facilitate nuanced spread of acceptance infrastructure and inclusive access to digital payments, the [Monetary Policy Statement 2020-21 on October 08, 2021](#) had announced that a framework for geo-tagging of physical payment acceptance infrastructure would be prescribed by Reserve Bank. Accordingly, a framework for capturing geo-tagging information of payment system touch points deployed by banks / non-bank PSOs is laid out in the [Annex](#). The date from which the information shall be reported to Reserve Bank shall, however, be advised in due course.

2. This framework is issued under Section 10 (2) read with Section 18 of Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P Vasudevan)
Chief General Manager

(Annex to RBI circular CO.DPSS.OVRST.No.S1738/06-08-018/2021-2022
dated March 25, 2022)

Framework for Geo-tagging of Payment System Touch Points

A. Background

In recent years, the payments ecosystem in India has witnessed rapid developments with a bouquet of payment systems, platforms, products and services available for consumers. Reserve Bank of India (Reserve Bank, Bank) is focused on deepening of digital payments and providing inclusive access to all citizens of the country, irrespective of their location or digital literacy. To ensure this, it is imperative that a robust payment acceptance infrastructure with multiple types of touch points exists across the length and breadth of the country and is available and accessible at all times. Capturing the accurate location of existing payment system touch points / acceptance infrastructure (hereinafter referred to as payment touch points), is essential to upscaling and chalking out intervention strategies. This requirement can be effectively facilitated by geo-tagging of payment touch points.

B. Geo-tagging

Geo-tagging refers to capturing the geographical coordinates (latitude and longitude) of payment touch points deployed by merchants to receive payments from their customers. Geo-tagging has various benefits, such as, provide insights on regional penetration of digital payments; monitor infrastructure density across different locations; identify scope for deploying additional payment touch points; facilitate focused digital literacy programmes. Policy interventions for realising the above benefits will be facilitated by the information thus collected.

C. Infrastructure

Digital payment transactions carried out by customers using payment touch points use two broad categories of physical infrastructure:

- **Banking infrastructure** comprising bank branches, offices, extension counters, Automated Teller Machines (ATMs) / Cash Deposit Machines (CDMs), Cash Recycler Machines (CRMs), micro-ATMs used by Business Correspondents (BCs), etc.
- **Payment acceptance infrastructure** comprising Points of Sale (PoS) terminals, Quick Response (QR) codes deployed by banks / non-bank Payment System Operators (PSOs), etc.

D. Capturing payment touch point details

Use of geo-tagging to capture the locational data of acceptance infrastructure would be subject to the following guidelines:

- a. Banks / Non-bank PSOs shall capture and maintain geographical coordinates for all payment touch points.
- b. Geo-tagging information in respect of the following shall be submitted to the Reserve Bank:
 - **PoS terminals** (Mobile PoS, Soft PoS, Tablet PoS, Desktop PoS, Self-service Kiosk PoS, Android-based PoS terminals, Non-Android-based PoS terminals with GPRS SIM Card-embedded, Non-Android-based PoS terminals with PSTN Line Connectivity, etc.); and
 - **Paper-based / Soft QR Codes** (Bharat QR, UPI QR, etc.).

E. Reporting guidelines

Information that shall be reported by banks / non-bank PSOs and procedure therefor is detailed below:

1. Information to be submitted to Reserve Bank

- i. All banks / Non-bank PSOs shall maintain a registry with accurate location of all payment touch points across the country, including the following information:
 - a. **Merchant-related information – General merchant details** (name, merchant ID, merchant type, merchant category, merchant contact details, merchant / payment aggregator information, if any, etc.); **Merchant location details** (merchant address, state, district, revenue centre, population of revenue centre, post office, pin code, population group, tier, etc.); and
 - b. **Payment acceptance infrastructure details – General payment touch point details** (terminal type, sub-type, terminal ID, date of commencing operations, operating status, etc.) and **Payment touch point location details** (terminal address, state, district, revenue centre, population of revenue centre, post office, pin code, geo-co-ordinates (latitude, longitude), population group, tier, etc.).

2. Reporting requirements and methodology

- i. All banks / Non-bank PSOs shall report information on payment touch points to the Reserve Bank through the Centralised Information Management System (CIMS) of RBI.
- ii. Reporting of information shall be in **.txt / CSV** file format.
- iii. Banks / Non-bank PSOs shall report two files:
 - a. File 1 containing details on the merchants acquired / on-boarded by the banks / non-bank PSOs; and
 - b. File 2 containing details on the payment touch points deployed by the acquired / on-boarded merchants.
- iv. Banks / Non-bank PSOs deploying payment touch points shall report to RBI:
 - a. Details of all existing payment touch points deployed (as per timeline indicated by RBI);
 - b. Details of additional touch points as and when deployed, within seven calendar days from operationalisation / activation of the terminal;
 - c. Updates and changes pertaining to the existing payment touch points shall be reported within seven calendar days from date of updation / modification.

3. Access to information reported

Banks / Non-bank PSOs shall be provided with a facility to access / download the data relating to information reported by them.

4. Reporting template

Information shall be reported using the enclosed reporting template. ([Appendix](#)).

5. Miscellaneous

- i. Banks / Non-bank PSOs shall be solely responsible for ensuring data pertaining to payment touch points deployed and the merchants acquired / on-boarded by them is up to date and accurate.
- ii. Banks / Non-bank PSOs shall put in place necessary measures at their end to ensure timely capture and reporting of required information to the RBI as per the indicated timelines.
- iii. Banks / Non-bank PSOs shall submit the contact details of the nodal officer for this activity to osddpssco@rbi.org.in by **March 31, 2022**. Reserve Bank shall provide login credentials to nodal officers of banks / non-bank PSOs for submitting their information in CIMS. Reserve Bank shall communicate the timeline for commencement of reporting in CIMS in due course.

Format for Reporting Details of Payment Touch Points / Payment Acceptance**Infrastructure****General : Acquiring bank / non-bank PSO details**

(This information shall be captured during registration of banks / non-bank PSOs in CIMS)

1	Name of bank / non-bank PSO	
2	Type of reporting entity	
3	Working code	
4	Contact details of nodal officer	
4a	Name	
4b	Email ID	
4c	Mobile number	
4d	Telephone number (including STD code)	

File 1 – Merchant Details: Details of merchant acquired / on-boarded by bank / non-bank PSO

Field No.	Field	Validation	Length	Mandatory (M) / Optional (O)
1	Name of merchant	Alphabets (special characters allowed)	100	M
2	Merchant contact number	Numeric	12	M
3	Merchant e-mail id	Alphanumeric (special characters allowed)	100	M
4	Merchant id	Alphanumeric (Special characters allowed)	14	M
5	Operation	Insert - I Update - U Delete - D	1	M
6	Category of merchant (Merchant category code – code to identify the type of business in which a merchant is engaged)	Number (as per directory)	4	M

7	Merchant type (Small merchant (with turnover up to ₹ 20 lakh during the previous financial year) / Other merchant (with turnover above ₹ 20 lakh during the previous financial year))	Code Small – S Other – O	1	O
8	Merchant / Payment Aggregator present (Y/N)	Code Yes – Y No – N	1	M
9	If Merchant / Payment Aggregator@ = Yes; Name	Alphabet	100	If Merchant Aggregator = Y, M
10	If Merchant / Payment Aggregator = Yes; Merchant / Payment Aggregator ID	Alphanumeric (Special characters allowed)	14	If Merchant Aggregator = Y, M
11	If Merchant / Payment Aggregator = Yes; Contact number	Numeric	10	If Merchant Aggregator = Y, M
12	If Merchant / Payment Aggregator = Yes; Email ID	Alphanumeric	100	If Merchant Aggregator = Y, M
On-boarded / Acquired merchant location details				
13	Address 1	Alphanumeric with special characters and spaces	100	M
14	Address 2	Alphanumeric with special characters and spaces	100	O
15	Post office name	Alphabet	50	O
16	PIN code	Number	6	M
17	State#	As per code (https://censusindia.gov.in/2011census/ Listofvillagesandtowns.aspx)	2	M
18	District#	As per code (https://censusindia.gov.in/2011census/ Listofvillagesandtowns.aspx)	3	M
19	Sub-district#	As per code (https://censusindia.gov.in/2011census/ Listofvillagesandtowns.aspx)	5	M

20	Revenue centre#	As per code (consistent with CISBI)	6	M
21	Population of revenue center#	Number – To be populated by RBI	10	M
22	Population group (metro, urban, semi-urban, rural) \$	Alphabet – To be populated by RBI	1	M
23	Tier (I-VI) \$	Number – To be populated by RBI	1	M

NOTE:

(i) @: Merchant / Payment Aggregator refers to Merchant Aggregators, Payment Aggregators, Payment Facilitators and Super Merchants.

(ii) In case there are multiple layers of Merchants / Payment Aggregators involved, the details of only the first Merchant / Payment Aggregator on-boarded by the bank / non-bank PSO are to be reported.

(iii) #: Information for fields 17 to 21 must be taken from the latest available data of census of India.

(iv) \$: Fields 22 and 23 will be derived fields based on field no. 21 (i.e. Population of revenue center).

File 2: Payment touch point details: Payment acceptance infrastructure deployed by the merchant acquired / on-boarded by bank / non-bank PSO

File Id No.	Field	Validation	Length	Mandatory (M) / Optional (O)
1	Terminal type (PoS terminal, QR code) (Table A)	Number	2	M
2	Terminal sub-type (Table A)	Number	2	M
3	Merchant ID	Alphanumeric	14	M
4	Merchant name	Alphanumeric	100	M
5	Terminal ID	Alphanumeric	9	M
6	Other reference code (if any)	Alphanumeric	20	O
7	Status (Operational / Inactive / Closed)	Operational – O Inactive – I Closed – C	1	M
8	Date of commencement of operation	Date	DDMM YYYY	M
9	Date of closure (if discontinued)	Date	DDMM YYYY	O
10	Verified / Updated on date (Date of update of information / Date of validation of information by bank / non-bank PSO)	Date	DDMM YYYY	O
11	Opened under scheme (if any) (In case the payment touch	Alphanumeric	100	O

	point was deployed under any special scheme, name of the scheme to be mentioned)			
Terminal (touch point) location details				
12	Address 1	Alphanumeric with special characters and spaces	100	M
13	Address 2	Alphanumeric with special characters and spaces	100	O
14	Post office name	Alphabets (consistent with CISBI)	50	O
15	PIN code	Number	6	M
16	State#	As per code (https://censusindia.gov.in/2011census/Listofvillagesandtowns.aspx)	2	M
17	District#	As per code (https://censusindia.gov.in/2011census/Listofvillagesandtowns.aspx)	3	M
18	Sub-district#	As per code (https://censusindia.gov.in/2011census/Listofvillagesandtowns.aspx)	5	M
19	Revenue centre#	As per code (consistent with CISBI)	6	M
20	Population of revenue center#	Number – To be populated by RBI	10	M
21	Population group (metro, urban, semi-urban, rural)\$	Alphabet – To be populated by RBI	1	M
22	Tier (I-VI) \$	Number – To be populated by RBI	1	M
23	Latitude (up to 6 decimal place)	Number – (XX.XXXXXX)	9	M
24	Longitude (up to 6 decimal place)	Number – (XX.XXXXXX)	9	M
25	Operation	Insert – I Update – U	1	M

NOTE:

(i) #: Information for fields 16 to 20 must be taken from the latest available data of census of India.

(ii) \$: Fields 21 and 22 will be derived fields based on field no. 20 (i.e. Population of revenue center).

(iii) Inactive terminal is a terminal not in use for 90 days.

(iv) For latitude / longitude, the accurate coordinates are required, as far as possible. In case of remote locations where connectivity is an issue, the closest possible co-ordinates may be reported. The reported co-ordinates should not be beyond 1 km of the actual terminal under any circumstances.

(v) Acquiring banks / non-bank PSOs are required to report details of the following terminals deployed by merchants.

Table A

	Name	Code
1	PoS terminals	10
a	Mobile PoS (with peripherals and without peripherals) (include Android-based PoS)	11
b	Soft PoS	12
c	PoS terminals with GPRS SIM card-embedded	13
d	PoS terminals with PSTN connectivity	14
2	QR code	20
a	Bharat QR	21
b	UPI QR	22
3	PoS terminal + Bharat QR	30
a	Mobile PoS (with peripherals and without peripherals) + Bharat QR	31
b	Soft PoS + Bharat QR	32
c	PoS terminals with GPRS SIM card-embedded + Bharat QR	33
d	PoS terminals with PSTN connectivity + Bharat QR	34
4	PoS terminal + UPI QR	40
a	Mobile PoS (with peripherals and without peripherals) + UPI QR	41
b	Soft PoS + UPI QR	42
c	PoS terminals with GPRS SIM card-embedded + UPI QR	43
d	PoS terminals with PSTN connectivity + UPI QR	44

Acquiring banks / non-bank PSOs must ensure that any terminals deployed by sub-merchants shall also be reported under the respective merchant.