

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

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

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

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

Sr. No.	Name of the Authorised Entity	Address of the Principal Office	Payment System Authorised	Date of issue of Authorisation & Validity Period (given in brackets)
Financial Market Infrastructure				
1.	The Clearing Corporation of India Ltd.	The Managing Director, Clearing Corp. of India, 5th, 6th & 7th floor Trade World, "C" Wing Kamala City, SB Marg, Lower Parel (West) Mumbai 400 013	i. Securities segment covering Govt Securities; ii. 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; iii. Rupee Derivatives Segment-Rupee denominated trades in IRS & FRA.	11.02.2009 -do- -do- -do- -do-

Retail Payments Organisation				
2.	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai–400 051.	i. National Financial Switch (NFS) ii. Immediate Payment System (IMPS) iii. 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. iv. National Automatic Clearing House (NACH) v. Aadhar Enabled Payments System (AEPS) vi. Operation of Cheque Truncation System vii. Unified Payments Interface viii. National Electronic Toll Collection (NETC)	15.10.2009 12.10.2010 12.07.2012 23.05.2013 11.01.2011 21.09.2011 24.08.2016 11.02.2019
Cards Payment Networks				
3.	American Express Banking Corp., USA	The Chief Executive Officer, American Express Banking Corp., 200 Vesey Street MC 01-39-12 New York, NY USA 10285.	Affiliation of credit cards/debit cards/prepaid cards issued by banks and co-branded credit cards issued by non-banking financial companies (NBFCs) or any other entity	31.03.2009

			approved by the Reserve Bank of India.	
4.	Diners Club International Ltd., USA	The Chief Executive Officer, 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
5.	MasterCard Asia/ Pacific Pte. Ltd., Singapore (Earlier MasterCard International Incorporated, USA was performing this activity)	The Chief Executive Officer, Mastercard Asia/ Pacific Pte. Ltd, 3 Fraser Street, DUO Tower, #17-21/28, Singapore 189352	Affiliation of credit cards/ debit cards/ prepaid cards issued by banks and co-branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the Reserve Bank of India.	01.12.2014
	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, 1001A, B wing, 10th Floor, The Capital, Bandra-Kurla Complex, Bandra (East) Mumbai–400 051.	Affiliation of RuPay Cards (debit cards/ prepaid cards) issued by banks and co-branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the RBI.	12.07.2012
6.	Visa Worldwide Pte. Limited, Singapore (Earlier Visa International Service Association, USA was performing this activity)	The President Visa Worldwide Pte. Limited, 71, Robinson Road, #08-01, Singapore (068895).	Affiliation of credit cards/ debit cards/ prepaid cards issued by banks and co-branded credit cards issued by non-banking financial companies	01.04.2010

			(NBFCs) or any other entity approved by the RBI.	
Cross border Money Transfer – in-bound only				
7.	Bahrain Financing Company, BSC (C)	The Director 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
8.	Continental Exchange Solutions Inc, USA	The Chief Executive Officer, 6565, Knott Avenue, Buena Park, California, 90620- USA	MTSS- cross border in-bound service (customer to customer) known as “Ria Money Transfer”	28.04.2014 (Valid upto 31.03.2024)
9.	Fast Encash Money Transfer Services Ltd.	The Chief Executive Officer, 144, High Street North, London E6 2HT	MTSS- cross border in-bound service (customer to customer)	03.04.2017 (Valid upto 31.03.2021)
10.	Transfast Inc., Canada (formerly Global Foreign Exchange Inc.)	The President, Transfast Inc. 3660 Midland Avenue, Suite 333 Toronto, Ontario M1V 0B8 Canada	MTSS- cross border in-bound service (customer to customer) known as “Transfast”	30.09.2009 (Valid upto 30.09.2023)
11.	MoneyGram Payment Systems Inc, USA.	The President & Chief Executive Officer, 1550 Utica Avenue South, Minneapolis, Minnesota 55416, U.S.A.	MTSS- cross border in-bound service (customer to customer) known as “MoneyGram or MoneyGram International”	25.05.2009 (Valid upto 31.05.2022)
12.	Muthoot Finserve USA Inc. {formerly Royal Exchange (USA) Inc.}	The President, Muthoot Finserve USA Inc.	MTSS- cross border in-bound service (customer to customer)	30.09.2009 (Valid upto 30.06.2021)

		1155, Green Street Iselin, NJ 08830 U.S.A.		
13.	UAE Exchange Centre LLC, UAE	The Managing Director & CEO, UAE Exchange Centre LLC, P.O No. 13304, Building of Nassar Bin Abdul Latiff Naif Street Deira, Dubai, U A E	MTSS- cross border in-bound service (customer to customer) known as “Xpress Money”	30.09.2009
14.	Wall Street Exchange Centre LLC, UAE	The Group Managing Director, Wall Street Exchange Centre LLC, Central Office Building, Al Sabhkha, Naif Road P.O Box 3014, Deira, Dubai UAE.	MTSS- cross border in-bound service (customer to customer) known as “Instant Cash”	30.09.2009
15.	Western Union Financial Services Incorporated, USA	The Chief Executive Officer, Western Union Financial Services Incorporated, 7001E, Belleview Avenue, Englewood, CO 80237.	MTSS- cross border in-bound service (customer to customer) known as “Western Union or WU”	31.03.2009
ATM Networks				
16.	Bank of India	The Chairman & Managing Director Bank of India, Star House C-5 ‘G’ Block, Bandra Kurla Complex, Bandra (East), Mumbai- 400 051.	‘BANCS’ – ATM network	12.08.2009

17.	Euronet Services India Private Limited	The Managing Director, Euronet Services India Private Limited, 2nd Floor, Marwah House, Krishanlal Marwah Marg, Andheri (E) Mumbai – 400 072.	CASHNET – ATM Network	25.05.2009
	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, C-9, 8th Floor, RBI Premises, Bandra – Kurla Complex, Bandra East, Mumbai–400 051.	National Financial Switch (NFS)	15.10.2009
18.	Punjab National Bank	The Chairman & Managing Director, Punjab National Bank, 7, Bhikaji Cama Place New Delhi 110049.	Bilateral ATM sharing arrangement with Everest Bank of Nepal	05.04.2010
19.	State Bank of India	The Chairman, State Bank of India, Corporate Centre, 1 st Floor, ‘C’ Wing, Mittal Towers, Nariman Point, Mumbai 400 021.	State Bank Group ATM network	12.08.2009
Pre-paid Payment Instruments				
20.	Amazon Pay (India) Private Limited (formerly Amazon Online Distribution Services Private Limited)	The Chief Executive Officer, Amazon Pay (India) Private Limited, #26/1, Brigade Gateway, World Trade Centre,	Pre-paid Payment Instruments known as “Amazon Pay balance: Money”	22.03.2017 (Valid upto 31.03.2022)

		8th floor, Dr. Rajkumar Road, Malleswaram (West), Bangalore – 560 055		
21.	Appnit Technologies Private Limited	The Chief Executive Officer, Appnit Technologies Private Limited, 403, 4th Floor, Tower A, Logix Technova Centre, Sector 32, Noida, Uttar Pradesh – 201 301	Pre-paid Payment Instruments	22.03.2017 (Valid Upto 31.03.2022)
22.	Balancehero India Private Limited	The Chief Executive Officer, Balancehero India Private Limited, Office No – 121, 2 nd Floor, Sector 44, Gurugram, Haryana - 122003	Pre-paid Payment Instruments	18.07.2017 (Valid upto 30.09. 2022)
23.	Delhi Metro Rail Corporation Limited	The Chief Executive Officer, Delhi Metro Rail Corporation Limited, Metro Bhawan, Fire Brigade Lane, Barakhamba Road, New Delhi - 110001	Pre-paid Payment Instruments for Mass Transit Systems	20.02.2017 (Valid upto 31.03.2022)
24.	Edenred (India) Private Limited – nee Accor Services Pvt. Ltd.	The Managing Director & Chief Executive Officer, Edenred (India) Private Ltd; Camera House, Majiwade Village Road Majiwade, Thane (W) 400 601.	Meal and gift paper vouchers, meal and cafeteria cards, gift cards. The products are mainly under the brand name ‘Ticket/Ticket Restaurant/Ticket Compliments’	29.10.2009 (Valid upto 30.04.2021)

25.	Eko India Financial Services Private Limited	The Chief Executive Officer, Eko India Financial Services Pvt. Ltd., 3rd Floor, Phase II, Plot No 34, Institutional Area, Sector 44 Gurgaon 122 003.	Pre-paid Payment Instruments	25.03.2015 (Valid upto 31.12.2020)
26.	E-Meditek Global Private Limited	The Chief Executive Officer, E-Meditek Global Private Limited, Plot No. 577, Udyog Vihar, Phase –V, Gurgaon, Haryana - 122016	Pre-paid Payment Instruments	07.10.2016 (Valid upto 31.12.2021)
27.	GI Technology Private Limited	The Director, GI Technology Private Limited, Unit No. 301 & 302, 3 rd Floor, Campus 3B, RMZ Millenia, Business Park, 11, MGR Main Road, Perungudi, Chennai – 600 096	Pre-paid Payment Instruments Card known as 'I Cash'	29.10.2009 (Valid upto 31.12.2022)
28.	Hip Bar Private Limited	The Chief Executive Officer, Hip Bar Private Limited, 34, (First Floor), 4th Main Road, Gandhi Nagar, Adyar, Chennai – 600 020	Pre-paid Payment Instruments	22.08.2016 (Valid upto 30.09.2021)
29.	India Transact Services Limited	The Chief Executive Officer, India Transact Services Limited, ITSL,	Pre-paid Payment Instruments known as 'Ongo'	30.05.2014 (Valid upto 31.05.2021)

		14th Floor, Tower 3, Indiabulls Finance Center, S. B. Marg Elphinstone Road (W) Mumbai 400 013		
30.	Ebix Payment Services Private Limited, (formerly Itz Cash Card Private Limited)	The Chief Executive Officer, Ebix Payment Services Private Limited 2 nd Floor, Manek Plaza, Kalina CST Road, Kolekalyan, Santacruz (East), Mumbai – 400 098	Pre-paid Payment Instruments known as 'EBIXCASH'	25.08.2009 (Valid upto 30.11.2025)
31.	LivQuik Technology (India) Private Limited	The Chief Executive Officer, LivQuik Technology (India) Private Limited, Unit No.206, B Wing, Supreme Business Park, Hiranandani Garden, Powai, Mumbai 400076	Pre-paid Payment Instruments	08.08.2016 (Valid upto 30.09.2021)
32.	Manappuram Finance Limited	The Chief Executive Officer, Manappuram Finance Limited, Manappuram House, P.O. Valappad, Thrissur, Kerala - 680 567	Pre-paid Payment Instruments	08.02.2017 (Valid upto 31.03.2022)
33.	Mpurse Services Pvt. Ltd.	The Chief Executive Officer, Mpurse Services Pvt. Ltd.,	Pre-paid Payment Instruments known as 'mpurse wallet'	30.06.2014 (Valid upto 30.06.2023)

		Plot-2A, 1st Floor, KH No. 294, Kehar Singh State, Saidulajb Village, Lane No.2, Saket, New Delhi-110030		
34.	Muthoot Vehicle & Asset Finance Ltd.	The Managing Director, Muthoot Vehicle & Asset Finance Ltd. 1st Floor, Cochin Dental Clinic Bldg. Market Road, Towards Kombara, Kochi 682 014	Pre-paid Payment Instruments e-wallet known as 'Muthoot Money' and m-wallet known as 'Muthoot wallet'	29.10.2009 (Valid upto 31.12.2021)
35.	Nucleus Software Exports Limited	The Chief Executive Officer, Nucleus Software Exports Limited, 33-35, Thyagraj Market, New Delhi – 110 003	Pre-paid Payment Instruments known as 'PaySe'	22.03.2017 (Valid upto 31.03.2022)
36.	Obopay Mobile Technology India Private Limited	The Chief Executive Officer, Obopay Mobile Technology India Private Limited, #150, Diamond District, 6 th Floor, Tower C, HAL Old Airport Road, Kodihalli, Bangalore – 560 008	Pre-paid Payment Instruments	17.10.2017 (Valid up to 31.12.2022)
37.	Ola Financial Services Pvt. Ltd. (formerly ZipCash Card Services Private Limited)	The Director, Ola Financial Services Pvt. Ltd., 323, Corporate Centre, Nirmal Lifestyle,	Pre-paid Payment Instruments known as 'Ola Money Wallet'	29.10.2009 (Valid upto 31.10.2023)

		LBS Marg, Mulund (West) Mumbai 400 080		
38.	One Mobikwik Systems Private Limited	The Chief Executive Officer, One Mobikwik Systems Private Limited, 6th Floor, Good Earth Business Bay, Sector 58, Gurugram 122011, Haryana	Pre-paid Payment Instruments known as 'Mobikwik Wallet'	18.07.2013 (Valid upto 30.09.2023)
39.	Oxigen Services (India) Pvt. Ltd.	The Chief Executive Officer, Oxigen Services (India) Pvt Ltd. 2 nd Floor, Building 77 B, Shaheed Ripon Katyal Marg, Sector 18, Gurugram – 122015	Pre-paid Payment Instruments known as 'Oxigen Wallets'	18.01.2010 (Valid upto 31.12.2020)
40.	Paul Merchants Finance Private Limited (formerly Paul Fincap Pvt. Ltd.)	The Chief Executive Officer, Paul Merchants Finance Private Limited, Ground Floor SCO 829-830, Sector 22-A, Chandigarh 160 022	Pre-paid Payment Instruments known as 'Paul Pay'	04.06.2015 (Valid upto 30.06.2025)
41.	PayU Payments Private Limited	The Chief Executive Officer, 2 nd Floor, P & G Plaza, Cardinal Gracious Road, Chakala, Andheri (East), Mumbai - 400099	Pre-paid Payment Instruments	25.07.2016 (Valid upto 30.09.2021)
42.	Pay Point India Network Private Limited	The Chief Executive Officer, Pay Point India	Pre-paid Payment Instruments known as 'Pay Pointz'	03.04.2012 (Valid upto 31.12.2020)

		Network Private Limited, 108-109, B-Wing, Everest Grande, Opp. Ahura Centre, Mahakali Road, Andheri (East), Mumbai 400093		
43.	Phonepe Private Limited (formerly FX Mart Pvt. Ltd.)	The Chief Executive Officer, Phonepe Private Limited, Unit No.001, Ground Floor, Boston House, Suren Road, Off. Andheri-Kurla Road, Andheri (East) Mumbai, 400 093	Pre-paid Payment Instruments known as 'PhonePe'	25.08.2014 (Valid upto 31.08.2022)
44.	Pine Labs Private Limited	The Chief Executive Officer, Unitech Infospace, 2nd and 3rd Floor, Building – 2, Plot No. B2, Sector – 62, Noida – 201301	Pre-paid Payment Instruments	10.03.2017 (Valid upto 31.03.2022)
45.	Premium eBusiness Ventures Private Limited	The Chief Executive Officer, Premium eBusiness Ventures Private Limited, 42, Navketan Industrial Estate, Mahakali Caves Road, Andheri (East) Mumbai 400 093	Pre-paid Payment Instruments	18.12.2014 (Valid upto 31.03.2021)
46.	QwikCilver Solutions Pvt. Ltd.	The Chief Executive Officer, QwikCilver Solutions Pvt. Ltd., No.111, 1 st	Pre-paid Payment Instruments, Co-branded gift card known as 'Issued by QwikCilver'	06.08.2013 (Valid upto 30.09.2023)

		Floor, 'Brigade Manae Court', Industrial Layout, Koramangala, 5 th Block, Bangalore – 560 095		
47.	RapiPay Fintech Private Limited (formerly Virgosoft IT Services Private Limited)	The Chief Executive Officer, RapiPay Fintech Pvt. Ltd. Flat No.912-A, Ansal Bhawan, 16, Kasturba Gandhi Marg, New Delhi – 110 044	Pre-paid Payment Instruments	27.02.2017 (Valid upto 31.03.2022)
48.	Smart Payment Solutions Pvt. Ltd.	The Chief Executive Officer, Smart Payment Solutions Pvt. Ltd. 6/35, WEA Karol Bagh, New Delhi 110 005.	Pre-paid Payment Instruments known as 'PayCash'	30.06.2010 (Valid upto 31.12.2020)
49.	Sodexo SVC India Pvt. Ltd	The Chief Executive Officer, Sodexo SVC India Pvt. Ltd., Nesco Complex, Gate No. 3, Indabrator Building, Western Express Highway Goregaon (East); Mumbai 400063.	Paper based vouchers known as Meal, Catering, Gift Gold, Gift Exclusive and Gift Advantage. Electronic based vouchers, gift passes known as Meal Card, Premium E Gift Exclusive E gift and Say Rewards	25.08.2009
50.	Spice Money Limited	The Chief Executive Officer, Spice Money Limited, 19A & 19B, 4th Floor, Global Knowledge Park, Sector 125, Noida – 201301	Pre-paid Payment Instruments	09.04.2015 (Valid up to 30.06.2023)

51.	Transaction Analysts (India) Private Ltd.	The Chief Executive Officer, Transaction Analysts (India) Private Limited, D No 4, Sathyam Arcade, 1 st Floor, 1 st Phase, 100 Feet Road, BTM Layout 2 nd Stage, Bangalore 560 076	Pre-paid Payment Instruments known as 'Transaction Assured'	07.03.2014 (Valid upto 31.03.2022)
52.	Transcorp International Limited	The Chief Executive Officer, Transcorp International Limited, Plot No 3, HAF Pocket, Sector 18A, Phase II, Dwarka, New Delhi.	Pre-paid Payment Instruments	26.08.2016 (Valid upto 30.09.2021)
53.	TranServ Private Limited	The Chief Executive Officer, TranServ Private Limited, 1002-B, 10 th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road (W), Mumbai – 400 013	Pre-paid Payment Instruments known as 'dhani pay'	22.02.2016 (Valid upto 31.03.2021)
54.	Tri O Tech Solutions Private Ltd.	The Chief Executive Officer, Tri O Tech Solutions Private Limited, Plot No D- 50, 1st and 2nd Floor, Udyog Vihar, Phase V, Gurgaon - 122016	Pre-paid Payment Instruments	18.01.2017 (Valid upto 31.03.2022)

55.	Unimoni Financial Services Limited (formerly UAE Exchange & Financial Services Ltd.)	The Country Head- India, UAE Exchange & Financial Services Ltd., Third Floor, Airline Building Opp. Maharaja college Ground, M G Road, Kochi 682 011.	Pre-paid Payment Instruments m-wallet known as 'Unimoni'	29.10.2009 (Valid upto 31.10.2023)
56.	Weizmann Impex Service Enterprise Limited	The Chief Executive Officer, Weizmann Impex Service Enterprise Ltd. 214, Empire House (Basement) Dr D N Road, Ent A K Nayak Marg, Fort, Mumbai – 400 001	Pre-paid Payment Instruments	11.12.2015 (Valid upto 31.12.2020)
White Label ATM Operators				
57.	AGS Transact Technologies Ltd.	The Chairman & Managing Director 601-602, B-wing, Trade World Kamala City, Senapati Bapat Marg Lower Parel (W) Mumbai 400 013	Installation and operation of WLAs	30.06.2014 (Valid upto 30.06.2021)
58.	BTI Payments Pvt. Ltd.	The Chief Executive Officer, BTI Payments Pvt. Ltd. Unit No. 801 to 810, 8 th Floor, Tower "B", Diamond District, #150, Old Airport Road, Bengaluru - 560008	Installation and operation of WLAs	12.02.2014 (Valid upto 31.03.2021)

59.	Hitachi Payment Services Pvt. Ltd.	The Managing Director, Hitachi Payment Services Pvt. Ltd., 3rd Floor, Silver Metropolis, Jai Coach Compound, Western Express Highway, Goregaon East, Mumbai 400 063.	Installation and operation of WLAs known as 'Money Spot'	25.11.2013 (Valid upto 31.12.2020)
60.	RiddiSiddhi Bullions Limited	The Chief Executive Officer, RiddiSiddhi Bullions Limited - Bullion House, 115, TambaKatta, Opp. Dagina Bazar, Pydhonie, Mumbai-400003	Installation and operation of WLAs	15.05.2014 (Valid upto 31.05.2021)
61.	SREI Infrastructure Finance Ltd.,	The Chief Executive Officer, SREI Infrastructure Finance Ltd., Vishwakarma, 86C Topsia Road (South) Kolkata- 700046	Installation and operation of WLAs	25.03.2014 (Valid upto 31.03.2019)
62.	Tata Communications Payment Solutions Ltd.	The Chief Executive Officer; Tata Communications Payment Solutions Limited; Plot No. C- 21, B Block, Bandra Complex, Bandra East, Mumbai-400098.	Installation and operation of WLAs	03.05.2013 (Valid upto 30.06.2023)

63.	Vakrangee Limited	The Managing Director, Vakrangee Limited, Vakrangee House, Plot No 93, Road No. 16, M.I.D.C Marol, Andheri (East) Mumbai-400 093	Installation and operation of WLAs	23.01.2014 (Valid upto 31.03.2021)
Instant Money Transfer				
64.	Empays Payment Systems India Pvt. Ltd.	The Chief Executive Officer Empays Payment Systems India Pvt. Limited 216 The Empire Business Centre, Empire Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400 013	Instant Money Transfer known as 'IMT'	17.11.2014 (Valid upto 15.11.2024)
Trade Receivables Discounting System (TReDS)				
65.	A.TREDS Limited	The Managing Director and Chief Executive Officer, 11th Floor, A3, Ashar IT Park, Road No 16Z, Wagle Industrial Estate, Thane(W)- 400 604	TReDS system known as "INVOICEMART"	29.06.2017 (Valid up to 30.06.2022)
66.	Mynd Solutions Private Limited	The Director Mynd Solutions Private Limited -F-83, East of Kailash, New Delhi – 110 065	TReDS system known as Mynd Online National Exchange	20.03.2017 (valid upto 31.03.2022)
67.	Receivables Exchange of India Limited (RXIL)	The Managing Director & Chief Executive Officer Receivables Exchange of India Limited (RXIL)	TReDS system known as RXIL	17.05.2017 (valid upto 30.06.2022) <u>Note:</u> The entity was granted approval to commence

		Trade Centre (Vatika Business Centre), First Floor (Unit No.02), Office No.14, Bandra Kurla Complex, Bandra (East), Mumbai - 400051		operations w.e.f 01.12.2016
Bharat Bill Payment System (BBPS)				
Bharat Bill Payment Central Unit (BBPCU)				
	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai–400 051.	Bharat Bill Payment Central Unit (BBPCU) through a separate Strategic Business Unit to operate Bharat Bill Payment System (BBPS)	26.07.2017 (Valid up to 30.09.2022)
Bharat Bill Payment Operating Units (BBPOUs)				
68.	Infibeam Avenues Limited (formerly Avenues India Private Limited)	The Chief Executive Officer Infibeam Avenues Limited 28th Floor, GIFT Two Building, Block No.56, Road-5C, Zone-5 Gandhinagar – 382355.	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	17.10.2017 (Valid up to 31.12.2022)
69.	CSC e – Governance Services India Ltd	The Chief Executive Officer CSC e – Governance Services India Ltd Electronics Niketan, 4 th Floor,	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	21.09.2017 (Valid up to 30.09.2022)

		Ministry of Electronics & Information Technology 6 CGO Complex, Lodhi Road New Delhi – 110003		
	Euronet Services India Private Limited	The Chief Executive Officer Euronet Services India Private Limited I-Think Techno Campus, Office No 1 8 th Floor, Wing A, Off Pokhran Road 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 (Valid up to 30.09.2022)
70.	IndiaIdeas.com Limited	The Chief Executive Officer IndiaIdeas.com Limited 801, Supreme Chambers 17/18 Shah Industrial Estate Off Veera Desai Road Andheri (W), Mumbai 400 053	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	02.08.2017 (Valid up to 30.09.2022)
	Ebix Payment Services Private Limited (formerly Itz Cash Card Limited)	The Chief Executive Officer, Ebix Payment Services Private Limited 2 nd Floor, Manek Plaza, Kalina CST Road, Kolekalyan, Santacruz (East), Mumbai – 400 098	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	28.08.2017 (Valid up to 30.09.2022)

	Oxygen Services (India) Pvt Ltd	The Chief Executive Officer, Oxygen Services (India) Pvt Ltd. Building No 94, Sector 32, Institutional Area, Gurugram, Haryana - 122001	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	12.10.2017 (Valid up to 31.12.2022)
	Spice Money Limited	The Chief Executive Officer, Spice Money Limited, 19A & 19B, 4th Floor, Global Knowledge Park, Sector 125, Noida – 201301	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	22.08.2017 (Valid up to 30.09.2022)
71.	Ingenico ePayments India Private Limited (formerly TechProcess Payment Services Limited)	The Chief Executive Officer, TechProcess Payment Services Limited, 501, Jollyboard Towers, iThink Techno Campus, Kanjurmarg (East) Mumbai 400042	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	16.08.2017 (Valid up to 30.09.2022)
	One Mobikwik Systems Private Limited	The Chief Executive Officer, One Mobikwik Systems Private Limited, 6th Floor, Good Earth Business Bay, Sector 58, Gurugram 122011, Haryana	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	24.01.2019 (Valid up to 31.03.2024)

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

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Dates of Revocation (Date of Authorisation given in brackets)
1.	Kaizen Automation Private Limited	The Director, Kaizen Automation Private Limited, B-601-602, Citi Point, Andheri Kurla Road, J. B. Nagar, Near Kohi-noor Continental Andheri (East), Mumbai - 400 059	Issuance of pre-paid cards known as 'Go-Mumbai'	Revocation order issued on 05.04.2011 (25.08.2009)

C. Authorised entities whose Payment System operations have ceased

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Operations ceased from
1.	Coinstar Money Transfer (Ireland) Limited, Ireland	The Chief Executive Officer, Coinstar Money Transfer (Ireland) Limited, Suite 404, 22/23, Pembroke Street Dublin 2, Republic of Ireland.	Money Transfer Service – cross border in-bound service (customer to customer)	May 01, 2011
2.	Done Card Utility Limited	The Director, Done Card Utility Limited, 301, Linkway Estate, Near Chincholi Fire Station, New Link Road, Malad (West), Mumbai - 400064.	Pre-paid payment instruments known as 'Done Cards'	November 01, 2013
3.	OSS Payment Solutions Pvt. Ltd.	The Chief Executive Officer, OSS Payment Solutions Pvt. Ltd.- 103, 4th Floor, Aditya Industrial Estate, Behind Chincholi Fire Station, Near Evershine Mall, New Link Road, Malad (W) Mumbai 400 064.	Pre-paid Payment instruments	January 01, 2014
4.	Flytech Aviation Limited	The Chief Executive Officer	Pre-paid Payment Instruments	June 30, 2019

		Flytech Aviation Limited H.No 1-8-303/33, 3rd floor Nagam towers, opp. NTR circle Police lines, Minister Road, Secunderabad Telangana – 500 003		
5.	Y-Cash Software Solutions Private Limited	The Chief Executive Officer, Y-Cash Software Solutions Private Limited, VGR Essor, 3rd Floor, No 1140, 17th Cross, 7th Sector, H.S.R. Layout, Bangalore 560 102 Karnataka	Pre-paid Payment Instruments m-wallet known as 'Y-Pay Cash'	September 30, 2019
6.	My Mobile Payments Limited	The Chief Executive Officer, My Mobile Payments Limited, MOM House, Plot No. 61, Ramchandra Lane, Kanchpada, Malad (West), Mumbai 400064 Maharashtra	Pre-paid Payment Instruments known as 'MOM'	October 31, 2019
7.	Card Pro Solutions Pvt. Ltd.	The Chief Executive Officer, Card Pro Solutions Pvt. Ltd., 135, A to Z Industrial Estate, G K Marg, Lower Parel, Mumbai 400 013	Pre-paid Payment Instruments	February 10, 2020
8.	Aircel Smart Money Limited	The Chief Executive Officer, Aircel Smart Money Limited, 2nd and 5th Floor, Building No 10 A, DLF Cybercity, DLF Phase 2, Gurgaon, Haryana	Pre-paid Payment Instruments	June 30, 2020
9.	InCashMe Mobile Wallet Services Private Limited	The Chief Executive Officer,	Pre-paid Payment Instruments	June 30, 2020

		InCashMe Mobile Wallet Services Private Limited, InCashMe™ House, 5/B Suhasnagar Society, Behind Income Tax Department, Ashram Road, Ahmedabad, Gujarat – 380 009		
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D. Entities whose Certificate of Authorisation to operate a Payment System have been cancelled on account of voluntary surrender by the entity

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Cancelled on	Remarks
1.	Federal Bank Ltd.	Managing Director & CEO, Federal Bank Ltd. Corporate Office Federal Towers Post Box No. 103 Aluva – 68310, Kerala	ATM sharing with co-operative banks licensed by Reserve Bank under the BR Act, 1949 (AACs)	January 02, 2017	Nil
2.	UTI Infrastructure Technology and Services Ltd.	The Chief Executive Officer, UTI Tower, Plot No. 3, Sector 11, CBD Belapur, Navi Mumbai-400 614	Pre-paid Payment Instruments known as National Common Mobility Card (NCMC)	February 07, 2017	Nil
3.	Citrus Payment Solutions Pvt. Ltd.	The Chief Executive Officer, Citrus Payment solutions Pvt. Ltd., 302, Swati Building, North Avenue Road, Off Linking Road, Santa Cruz West, Mumbai 400 054	Pre-paid Payment Instruments known as 'Citrus Cash'	April 19, 2017	Nil
4.	Beam Money Private Limited nee Suvridha Starnet Pvt. Ltd.	The Chairman & Managing Director, Beam Money Private Limited, D-128-129, 402 Terrace Floor, Okhla Industrial Area, Phase-I, New Delhi -110 020.	Pre-paid payment instruments known as 'Beam Money'	May 04, 2017	Customers or merchants having a valid claim, if any, on M/s Beam Money Private Limited, as a

					PSO, can approach the company for settlement of their respective claims within two years from the date of this cancellation i.e. upto 03.05.2019
5.	Atom Technologies Limited	The Chief Executive Officer; Atom Technologies Limited, 4th Floor FT Towers, CTS 256 & 257, Suren Road, Chakala, Andheri (E), Mumbai - 400093.	Pre-paid payment instruments known as 'Atom Wallet' and 'Aquapay'	July 4, 2017	Customers or merchants having a valid claim, if any, on M/s Atom Technologies Limited, as a PSO, can approach the company for settlement of their respective claims within two years from the date of this cancellation i.e. upto 03.07.2019
6.	Buyindiaonline.com Inc., USA	The Chief Executive Officer, Buyindiaonline.com Inc., 425, Market Street, 12th floor, San Francisco, CA, 94105, USA.	MTSS - cross border in-bound service (customer to customer)	July 31, 2017	Nil
7.	PayMate India Pvt. Limited	The Managing Director and CEO PayMate India Pvt. Limited, 111, 1st Floor, A-Wing, Sundervilla, SV Road, Santacruz (W), Mumbai 400 054	Pre-paid payment instruments known as 'Paymate Wallet'	August 23, 2017	Nil

8.	Bajaj Finance Limited	The Chief Executive Officer, Bajaj Finance Limited, 4th Floor, Bajaj Finserv Corporate Office, Off. Pune-Ahmednagar Road, Viman Nagar, Pune – 411014	Pre-paid Payment Instruments	February 20, 2018	Nil
9.	Freecharge Payment Technologies Private limited (previously Klickpay Payment Services Private Limited)	The Chief Executive Officer, Freecharge Payment Technologies Private Limited, 362-363, ASF Centre, Udyog Vihar Phase – IV, Sector - 18, Gurgaon – 122016, Haryana	Pre-paid Payment Instruments	April 10, 2018	Nil
10.	Yeldi Softcom Private Limited	The Chief Executive Officer, Yeldi Softcom Private Limited, AJ-227 (Old No AJ-08), Shanthi Colony Main Road, Anna Nagar, Chennai - 600040	Pre-paid Payment Instruments	May 15, 2018	Nil
11.	The Shamrao Vithal Co-operative Bank Ltd.	The Chief Executive Officer; The Shamrao Vithal Co-operative Bank Ltd.; SVC Tower, Jawaharlal Nehru Road Vakola– Santacruz (East), Mumbai – 400 055.	SVC Cache 24 Insta ATM Sharing Arrangement	April 10, 2018	Nil
12.	Tech Mahindra Limited (Earlier CanvasM Technologies Ltd. was performing this activity)	The Chief Executive Officer, Tech Mahindra Limited, A- 20, Sector 60, Noida 201 301	Pre-paid Payment Instruments (m-wallet) known as ‘MoboMoney’	August 28, 2018	Customers or merchants having a valid claim, if any, on M/s Tech Mahindra Limited, as a PSO, can approach the company for settlement of their

					respective claims within two years from the date of this cancellation i.e. upto 27.08.2020
13.	MMP Mobi Wallet Payment Systems Limited	The Chief Executive Officer, MMP Mobi Wallet Payment Systems Ltd.; A, E & F Blocks Voltas Premises, T B Kadam Marg, Chinchpokli, Mumbai 400 033	Pre-paid Payment Instruments known as 'mRupee'	November 14, 2018	Customers or merchants having a valid claim, if any, on M/s MMP Mobi Wallet Payment Systems Limited, as a PSO, can approach the company for settlement of their respective claims within two years from the date of this cancellation i.e. upto 13.11.2020
14.	Pyro Networks Pvt. Ltd.	The Chief Executive Officer, Pyro Telecommunications Ltd., 8-2-293/82, Plot No. 264/A-31, Road # 92, Jubilee Hills, Hyderabad-500033, Andhra Pradesh	Pre-paid Payment Instruments m-wallet known as 'SpeedPay'	March 30, 2019	Customers or merchants having a valid claim, if any, on Pyro Networks Pvt Ltd, as a PSO, can approach the company for settlement of their respective claims within two years from the date of this cancellation

					i.e. upto 30.03.2022
15.	Supreme Securities Limited	The Chief Executive Officer, Supreme Securities Limited, 3rd Floor, R.D.Chambers, 16/11, Arya Samaj Road, Karol Bagh, New Delhi	Pre-paid Payment Instruments	August 02, 2019	Customers or merchants having a valid claim, if any, on M/s Supreme Securities 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 01.08.2022
16.	Vodafone m-pesa Limited (Earlier Mobile Commerce Solutions Ltd. was performing this activity)	The Chief Executive Officer, Vodafone m-pesa Limited, 10th Floor, Birla Centurion, Century Mills Compound, Pandurang Budhkar Marg, Worli Mumbai - 400030 Maharashtra	Pre-paid Payment Instruments known as 'Vodafone M-pesa'	September 30, 2019	Customers or merchants having a valid claim, if any, on M/s Vodafone m-pesa 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 30.09.2022
17.	Delhi Integrated Multi- Modal Transit System Limited	The Chief Executive Officer, Delhi Integrated Multi-Modal Transit System Limited, 1st floor, Maharana	Pre-paid Payment Instruments	July 10, 2020	Customers or merchants having a valid claim, if any, on Delhi

		Pratap ISBT Building, Kashmere Gate, Delhi – 110 006			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
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E. Entities whose Certificate of Authorisation to operate a Payment System have been cancelled as per regulatory requirement

Sr. No.	Name of the Entity	Address of the Principal Office	Payment System operated	Cancelled on	Remarks
1.	Airtel M Commerce Services Ltd.	The Chief Executive Officer; Airtel M Commerce Services Ltd. Airtel Center, Plot No. 16, 6th Floor, Udyog Vihar, Phase -4, Gurgaon Haryana – 122001.	Pre-paid payment instruments known as Stored Value Card Wallet (SCW) 'Airtel Money'	8.3.2017	The entity has converted to Airtel Payments Bank Limited (APBL) which has been permitted to continue the PPI business.
2.	One97 Communications Ltd.	The Chief Executive Officer, One97 Communications Ltd., B- 121, Sector 5, Noida, 201 301 Uttar Pradesh	Mobile based Pre-paid Payment Instruments m-Wallet known as 'Paytm wallet'	25.07.2017	The entity has transferred its PPI business (Paytm wallet) to Paytm Payments Bank Limited (PPBL) as

					permitted by RBI.
3.	Fino Paytech Ltd. (Earlier Alpha Payment Services India Pvt. Ltd.(erstwhile Nokia Mobile Payment Services India Pvt. Ltd.) was performing this activity)	The Chief Executive Officer, FINO Paytech Ltd., Shree Sawan Knowledge Park, 2nd Floor, D 507 TTC Indl. Area MIDC Turbhe, Navi Mumbai	Pre-paid Payment Instruments	06.10.2017	The entity has transferred its PPI business to the FINO Payments Bank Ltd as permitted by RBI.
4.	Idea Mobile Commerce Services Ltd.	The Chief Executive officer, Idea Mobile Commerce Services Ltd., 5th Floor, "Windsor", Off C.S.T. Road, Kalina, Santacruz (East), Mumbai 400 098	Pre-paid Payment Instruments known as 'Idea Money'	13.05.2018	The entity has transferred its PPI business to the Aditya Birla Idea Payments Bank Ltd as permitted by RBI.
5.	Reliance Payment Solution Limited	The Chief Executive Officer, Reliance Payment Solution Limited, 5th Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai 400 002	Pre-paid 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.

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
1.	DigitSecure India Private Limited	The Chief Executive Officer, DigitSecure India Private Limited, Plot No: 1303 and 1304, 4th Floor, Khanamet, Hitech City, Ayappa Society,	Pre-paid Payment Instruments e-wallet known as 'HotRemit'	23.07.2012 (Valid upto 30.09.2020)

		Madhapur, Hyderabad - 500 081.		
2.	Kedia Infotech Ltd.	The Chief Executive Officer Kedia Infotech Ltd. 518, 5th Floor Swapnalok Complex S D Road Secunderabad 500 003	Pre-paid Payment Instruments known as 'Etran Wallet'	29.07.2015 (Valid upto 30.09.2020)
3.	Muthoot Finance Ltd.	The Managing Director, Muthoot Finance Ltd. 2nd Floor, Muthoot Chambers, Banerji Road, Kochi-682018, Kerala	Installation and operation of WLAs	30.01.2014 (Valid upto 30.09.2020)