



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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DPSS.CO.OD.No.1916/06.07.011/2018-19

March 7, 2019

The Chairman and Managing Director / Chief Executive Officer  
All Scheduled Commercial Banks including RRBs /  
Urban Co-operative Banks / State Co-operative Banks /  
District Central Co-operative Banks /  
Authorised ATM Network Operators /  
Card Payment Network Operators /  
White Label ATM Operators

Madam / Dear Sir,

**White Label ATMs (WLAs) in India – Review of Guidelines**

Please refer to our [circulars DPSS.CO.PD.No.2298/02.10.002/2011-2012 dated June 20, 2012](#), [DPSS.CO.PD.No.1088/02.10.003/2013-14 dated November 14, 2013](#), [DPSS.CO.PD.No.1025/02.10.003/2014-2015 dated December 5, 2014](#) and [DPSS.CO.PD.No.1621/02.10.002/2016-17 dated December 30, 2016](#) prescribing the guidelines / instructions for setting up, owning and operating White Label ATMs (WLAs) in the country.

2. On a review of operations of WLAs and representations received from stakeholders, as also to enhance the viability of WLAs, it has been decided to allow the WLA Operators to :-

- a. buy wholesale cash, above a threshold of 1 lakh pieces (and in multiples thereof) of any denomination, directly from the Reserve Bank (Issue Offices) and Currency Chests against full payment.
- b. source cash from any scheduled bank, including Cooperative Banks and Regional Rural Banks.
- c. offer bill payment and Interoperable Cash Deposit services, subject to technical feasibility and certification by National Payments Corporation of India (NPCI).
- d. display advertisements pertaining to non-financial products / services anywhere within the WLA premises, including the WLA screen, except the main signboard. It shall be ensured that the advertisements running on the screen disappear once the customer commences a transaction.

3. The permission to WLA Operators to source cash from retail outlets, accorded vide [circular DPSS.CO.PD.No.1621/02.10.002/2016-17 dated December 30, 2016](#), stands repealed.

4. Further, banks may issue co-branded ATM cards in partnership with the authorised WLA Operators and may extend the benefit of 'on-us' transactions to their WLAs as well.

5. All guidelines, safeguards, standards and control measures applicable to banks relating to (a) currency handling, and (b) cyber-security framework for ATMs, shall also be applicable to the WLA Operators.

6. This directive 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