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**FASTag Programme Policy Circular**  
(Decision taken on e-office file no. E-123819)

Date: 13.04.2023

**Sub: - Policy for processing an ETC transaction under exceptional case of non-reading by RFID readers and reporting of cash collection from vehicles having "Low Balance" at toll plaza - Reg**

With reference to the above-mentioned subject, please find enclosed the policy circular aimed at facilitating a fail-proof mechanism to process an electronic toll collection via FASTag from a vehicle at a toll lane under exceptional cases when the FASTag not being read automatically by fixed RFID readers owing to any reason at local level and ensure that there is no revenue loss. The policy also outlines the process of reporting of cash collection from vehicles affixed with FASTag with "Low Balance" at toll plaza.

2. This issues with the approval of Competent Authority.

Regards,



(Abhijeet Kumar)

Chief Operating Officer

To,

- i. All Acquirer Banks and Issuer banks under FASTag Programme
- ii. All Concessionaires - through NHBF & HOAI
- iii. All User Fee Agencies - through NHAI CO Division
- iv. All System Integrators
- v. NPCI

Copy to: -

- i. CMD, IHMCL
- ii. CGM(CO), NHAI
- iii. All ROs/ PDs through web admin- For further circulation to all concerned officials

## **Policy for processing an ETC transaction under exceptional case of non-reading by RFID readers and reporting of cash collection from vehicles having “Low Balance” at toll plaza**

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### **1. Background**

Following the implementation of the FASTag mandate by the Government of India on February 15, 2021, there has been a considerable increase in digital collection of user fee through FASTag at NH toll plazas, resulting in substantial time and cost savings for the public. However, there have been instances where the fixed RFID reader fails to read the FASTag affixed on windscreen of vehicles at toll plazas. To prevent revenue loss in such scenarios, certain functionalities have been incorporated in the lane and plaza applications to enable toll operating agencies/concessionaires to manually create a FASTag transaction by entering the Vehicle Registration Number (VRN) arriving at toll lane and then processing these transactions as regular FASTag transactions. However, the manual entry of VRN numbers/Tag ids in TMS software increases the chances of errors and also lead to incorrect deductions. Worth mentioning, various complaints have also been received wherein FASTag users have reported cases where their accounts got deducted without passing through that toll plaza for the reported transaction.

Accordingly, in order to address the issue, IHMCL, vide letter dated 25<sup>th</sup> February, 2021, had issued instructions to all System Integrators that the practice of creating and processing of FASTag transaction by manual feeding of vehicle / tag details are not deemed authorised and strict action shall be taken against the defaulters involved in such fraudulent cases.

It is important to note that while processing of such unauthorised FASTag transactions are not allowed as the primary means of electronic toll collection at any toll plaza, it is also important to facilitate a fail-proof mechanism to process an electronic toll collection from a vehicle at a toll lane under exceptional cases of FASTag not being read automatically by fixed RFID readers owing to any reason and ensure that there is no revenue loss. The primary objective of this policy document is to outline the process to be adhered under such exceptional cases of FASTag not identified at toll lane.

### **2. Procedure of handling exceptional cases at toll lane**

It is be noted that that currently processing of a manually created FASTag transactions is not allowed at NH toll plazas. However, in order to avoid any hassle at toll lane and revenue losses, this document outlines a fail-proof mechanism to process an electronic toll collection from a vehicle at a toll lane under exceptional cases of FASTag not being read automatically by fixed RFID readers owing to any reason. The procedure for processing an ETC transaction under

exceptional case of non-reading by RFID readers and reporting of cash collection from vehicles having "Low Balance" at toll plaza under different scenarios is elaborated as under :

**A) Scenario 1 - Non-reading of affixed FASTag automatically by fixed RFID Reader at toll lanes –**

In case, FASTag affixed on vehicle is not automatically read by fixed RFID reader due to any issue either in RFID reader or mechanical wear & tear of the tag, tampering, quality issue etc., plaza user fee collection agency/concessionaire shall follow the following process:

- Check the status of the vehicle by using the VRN as input for the "Request Tag Details" API for ICD 2.5 complaint fee plazas.
- If the tag status is indicated as "**Low Balance**", the user shall be asked to pay double the applicable user fee in cash/other payment modes at the fee plaza. Simultaneously, an manual entry in the TMS shall be done and sent to the Acquirer host with the **identifier "C"** (identifying Cash).
- If the FASTag is found to be in an "**Active**" state, toll operator shall process the transaction in the FASTag under "exempt" category in the TMS and ensure that a legible image of Vehicle Registration Number (VRN) of the vehicle is captured through the License Plate Image Capture camera, with date & time stamp of plaza crossing.
- Based on transactions processed in the TMS under FASTag "exempt" category, further manual FASTag transactions shall be generated and sent to the Acquirer host with the identifier "M" (identifying Manual) and the Acquirer Bank shall further process the transaction as part of the normal process to the NPCI
- The user fee collection agency or concessionaire and the concerned System Integrator shall keep the LPIC images of such transactions for a **minimum period of one year**. In case any FASTag user dispute arises, regarding the deduction of amount from a user without crossing the toll plaza, the user fee collection agency/concessionaire shall provide the image clearly showing the plaza name, date & time of crossing, and VRN of the vehicle evidence.

**B) Scenario 2 – Active tag on a vehicle showing "Low balance" in lane**

In such a scenario where FASTag affixed on vehicle is read as "Low balance" whereas the user claims that his/her FASTag wallet has got sufficient balance, the toll operator shall ensure to check the live status of that FASTag as follows:-

- Use "Request Tag Details" API from plaza system to Acquirer host
- If the status is received as "Active", the vehicle shall be allowed to cross the plaza as per Active status as normal transaction which is to be sent to Acquirer bank.

- If the status is received as “Low Balance”, it shall be treated an invalid, non-functional FASTag and the user shall be asked to pay the double applicable user fee at the fee plaza in cash/other payment mode with identifier as “C”.

*(Note:- Users are required to affix the FASTag on front windscreen of the vehicle as per Government policy and any FASTag which is not fixed on windscreen of the assigned vehicle shall not be considered for valid transaction).*

### 3. Penal provisions

- a) After implementation of the two functionalities at plazas, if any complaint is received regarding the deduction of user fee from FASTag account without the vehicle crossing the plaza, and the concessionaire/toll operating agency shall provide image of vehicle clearing showing the VRN, date & times of its crossing within 48 Hrs of its notice by IHMCL or its authorized representative. In case of no evidence of bona fide usage, a penalty of Rs. 1 Lakh shall be imposed on the defaulting user fee collection agency or concessionaire. The penalty amount shall be recovered within 7 days through NPCI settlement process or other mechanism as finalised by IHMCL.
- b) In addition, the system integrator responsible for the plaza shall be debarred from the empanelled list of System Integrators by IHMCL for a period of 6 months.
- c) Issuer banks shall be accountable for any cases of poor tag quality and damages/tampering etc. respectively and would be liable to bear the respective cost including liability of double user payment.
- d) If it found that adequate action/steps has not been undertaken by Issuer banks to reach out to user, sensitise and replace such tags, as the case may be, the Programme Management Fee of transaction amount processed any FASTag use cases (tolling. Parking etc. ) through such tags shall be liable to be recovered in due course of time.
- e) System integrator or concessionaire shall be held accountable for bad quality readers. Concessionaire or user fee collection agency shall be with liable to exempt any such bonafide user, having valid & proper FASTag, from paying toll if delay is more than 10 second after arriving at toll window/ pay axis.

### 4. Benefits

- a) **Zero down the unauthorised transaction processing** - After implementing the above two functionalities at plazas and proper enforcement thereof, the occurrence of unauthorised transactions shall be eliminated, thereby reducing the various customer complaints.
- b) Easy identification of manual FASTag transactions with the identifier manual as "M" and double penalty as “C”.

- c) **Identification and Replacement of damaged or poor quality FASTags:** - Based on the weekly report received from NPCI for manual transactions, the cases will be identified for poor quality FASTag, damaged FASTag and quality of FASTag readers where a FASTag is not read at multiple plazas. Such cases shall be shared with Issuer banks for further needful action.

## 5. Roles and Responsibilities of entities involved

### a) NPCI

- Finalization of specification API document for posting manual FASTag transactions with identifier "M and identifier "C" within 15 days from issuance of this policy.
- Sharing the weekly report with IHMCL and concerned issuer banks for FASTags that are not read at toll plazas.

### b) Acquirer Bank

- Ensure the implementation of the "Request Tag Details" API at all allocated fee plazas in coordination with their respective SIs.
- Test and implement transaction processing based on the document/specification for identifier "M and identifier "C" shared by NPCI in coordination with their respective SIs.
- Ensure migration of all fee plazas to ICD 2.5 specifications by 31 May 2023.

### c) Issuer Bank

- Reach out FASTag user and ensure the replacement of damaged/poor quality FASTags free of cost within 30 days, as per the report shared by NPCI/IHMCL.

### d) System Integrator

- Immediate disabling of any existing functionality for manually creating ETC transactions by entering VRN/Tag ID, vide IHMCL letter dated 25.02.2021.
- Ensure the implementation of the "Request Tag Details" API at all allocated fee plazas in coordination with the respective Acquirer Bank.
- Test & implement manual transaction processing based on the document/specification and ensure that no manual transaction is posted without identifier "M" and identifier "C"
- Provide a provision for storing LPIC images with date & time stamp of such transactions for a minimum period of 1 year.
- Ensure migration of all fee plazas to ICCD 2.5 specifications by 31 May 2023.