



भारतीय राजमार्ग प्रबंधन कंपनी लिमिटेड

(एनएचएआई की एक पहल)

Indian Highways Management Company Limited

(An Initiative of NHAI)

जी-5 एवं 6, सेक्टर-10, द्वारका, नई दिल्ली-110075

G-5 & 6, Sector-10, Dwarka, New Delhi-110075

सीन / CIN U74140DL2012PLC246662

दूरभाष / Phone : 91-11-25074100/200

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IHMCL/PD/ETC FASTag/2024/1609

September, 10th 2024

To,
All Project Directors
National Highways Authority of India

Sub: Revision in Officer Circular No. IHMCL/PD/ETC FASTag/2024 dated September, 04, 2024
- Prescribed fees for selling / recharging FASTag for VC – 04 Vehicles – Corrigendum.

Ref: Letter No. IHMCL/PD/ETC FASTag/2024/518 dated September, 04th 2024

Sir,

This has reference to IHMCL letter referred above wherein prescribed fees for selling/recharging FASTag for VC-04 vehicles (car/jeep/van) was informed.

In this regard Sl. No 3 of the said letter may be read as under:

3. For cash/online recharge through BBPS, please refer to BBPS circular dated 22nd December 2023 (enclosed). The slabs and maximum Customer Convenience Fee (CCF) for offline physical recharge category for FASTag as prescribed by BBPS is as under:

#	Slabs for Recharge Amount (INR)	CCF Amount (INR) for Cash Recharge	Online Recharge
1	0-300	5	Interchange Fee – 0.15% Customer Convenience Fees (CCF)- Nil
2	300-600	10	
3	600-900	15	
4	900- 1200	20	
5	Above 1200	25	

This is for your information and necessary action please.

Encl.: As above

Your sincerely,

(A R Chitranshi)
Chief Operating Officer

Copy to:

1. CMD – IHMCL
2. PS to Chairman, NHAI
3. All ROs of NHAI
4. Product Head, NPCI
5. All Issuer Bank – to ensure the above at all PoS points
6. Secretary HOAI & NHBF – for kind information please

for kind information please

NPCI/2023-24/BBPS/021

22nd December, 2023

To,
All BBPOUs
Bharat Bill Payment System,
NPCI Bharat BillPay Ltd.

Respected Sir/Madam,

Subject: Revision in Pricing of FASTag Recharge Category

NPCI Bharat BillPay Limited (hereinafter referred to as "NBBL") introduced 'FASTag Recharge' as a new category on 27th November 2019.

It has come to our notice that customers are being charged a fee, over and above the interchange fee and Customer Convenience Fee applicable for FASTag recharge transactions. The BBPOUs were advised to examine such instances and ensure adherence to the circular number NPCI/2023-24/BBPS/018 dated 20th December 2023 and in the Steering Committee Meeting conducted on 21st December 2023.

NBBL, in discussion with National Highways Authority of India (NHAI), has introduced slabs for the Customer Convenience Fees (CCF) charged for the FASTag Recharges taking place at the physical outlets (for Physical Offline Transactions).

Following table defines the Interchange and Customer Convenience Fee (CCF) for FASTag Recharge Category:

Biller Category	Electronic ON-US (In ₹)		Electronic OFF-US (In ₹)		OFFLINE PHYSICAL (In ₹)	
	(Net banking+ON-US Cards+Wallets)		(All Electronic modes)		(All Payment modes & includes bank- branches)	
	Interchange BOU to COU	CCF**	Interchange BOU to COU	CCF** (Optional)	Interchange BOU to COU	CCF** (Optional)
FASTag Recharge	0.15%	NIL	0.15%	*	0.25%	As per slab (Maximum of ₹25)

**CCF

#	Slabs	CCF Amount (In ₹)
1	0-300	5
2	300-600	10
3	600-900	15
4	900-1200	20
5	above 1200	25

The Customer BBPOU may charge a convenience fee to the customer for doing FASTag recharge transaction. The fee is optional and can be charged as per the slabs. Further, the fee shall not be more than ₹ 25 irrespective of the transaction value.

NBBL is committed to its objective of assuring trust and confidence amongst stakeholders and customers. Thus, ecosystem participants are advised to support in ensuring a safe and secure payment system.

Yours Sincerely,

Sd/-

Noopur Chaturvedi
Bharat Bill Payment System,
NPCI Bharat BillPay Ltd.

NPCI Bharat BillPay Limited
(A wholly owned subsidiary of NPCI)
Registered Office: 1001 A, The Capital, B-Wing 10th Floor, Bandra Kurla Complex, Bandra (E), Mumbai 400 051. T: +912240009100F: +9122 40009101
Email id: bbps@npci.org.in, Website: www.bharatbillpay.com, CIN: U67190MH2020PLC351595



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IHMCL/PD/ETC FASTag/2024/518

September, 04th 2024

To,

All Project Directors

National Highways Authority of India

Sub: Prescribed fees for selling / recharging FASTag for VC - 04 Vehicles - reg.

Sir,

This has reference to recent Media Reports and information gathered from other sources that the PoS Agents are charging exorbitant / additional fees while selling FASTags to road users.

2. In this regard, IHMCL and NPCI have time and again issued Guidelines for the issuance process especially VC - 4 Category Vehicle (Car/Jeep / Van). The recent Guidelines issued on 20th June, 2024 (**Copy enclosed**) gives standard charges for tag issuances for Vehicles (Car/Jeep/Van) as under:

- Issuance / Reissuance Fees : Rs. 100/-
- Security Deposit : Rs. 200/-
- Minimum Recharge : Rs. 100/- (customer shall have the option for additional recharge)

Additionally, the Guidelines prohibits any threshold amount other than the above charges.

3. NPCI BBPS has also prescribed additional fees for cash recharge as under:

S. No.	Slabs	Customer Convenience Fees (CCF) Amount (in Rs.)
1	0-300	5
2	300-600	10
3	600-900	15
4	900-1200	20
5	Above - 1200	25

4. Also, as per guidelines, PoS agents must be authorized by respective issuer banks and should have printed information/booklet giving information to the customer about the charges. Sale of FASTags by unauthorized PoS agents is strictly prohibited

5. In view of above, the Project Directors are requested to carry out the regular checks at Toll Plazas to ensure that the FASTags are sold / recharged as per prescribed amount only. Posters / Signages etc. may also be displayed at Toll Plazas to inform the road users about prescribed FASTag charges.

This is for your information and necessary action please.

Encl.: As above

Your sincerely,

(A R Chitranshi)

Chief Operating Officer

Copy to:

- CMD - IHMCL
- PS to Chairman, NHAI
- All ROs of NHAI
- Product Head, NPCI
- All Issuer Bank - to ensure the above at all PoS points
- Secretary HOAI & NHBFI - for kind information please

for kind information please

NPCI/2024-25/NETC/001

20th June 2024

To,

All Issuer Members participating in NETC Product

Dear Sir/Madam,

Subject: Guidelines for New Customer Onboarding and Re-KYV process

To strengthen the process of customer onboarding and reduce issuer liabilities, as directed by IHMCL NPCI is releasing guidelines on Customer Onboarding and Re-KYV process (enclosed as Annexure 1).

We hereby convey the following actionable to the Issuers for implementation and adoption of the guidelines and processes in their system from compliance perspective (details mentioned in Annexure 1): -

- Standardization of FASTag Issuance Fees
- Customer Onboarding Process – Point of Sales (POS) and Online
- No transactions allowed on unregistered tags
- Re-KYV (Know Your Vehicle) process

Issuers are requested to take note of the same and disseminate the information to the relevant stakeholders and ensure strict compliance with the timelines mentioned in the guidelines. Any non-compliance may result in penal action or the stopping of issuance of FASTag.

Yours faithfully,

Kunal Kalawatia,

Chief of Products

ANNEXURE 1

GUIDELINES ON CUSTOMER ONBOARDING & RE-KNOW YOUR VEHICLE (KYV)



20th June 2024

CUSTOMER ONBOARDING

A. PoS AND TAG ISSUANCE

- i. FASTag Issuers shall ensure that PoS set up is available at toll plazas with sufficient tag inventory. Dedicated PoS setup with sufficient tag inventory is mandatory at plazas where the Issuer is also an Acquirer bank.
- ii. Issuers shall ensure that their tags are sold only through authorized PoS agents of the Issuer (authorization of the PoS to be done by Issuer). Issuers can tie-up with multiple authorized agents for tag issuance.
- iii. Issuers shall undertake detailed KYC of PoS agents (new and existing). The KYC details of each PoS agent of the Issuer shall be available with the Issuer.
- iv. It shall be the responsibility of the Issuers to enter into necessary agreements with various entities such as fuel stations, Fee plazas, etc. for setting up POS.
- v. Issuer shall ensure availability of FASTag at sufficient branches and have agents to issue tags at their branches.
- vi. Issuers/authorized PoS agent shall ensure fixation of tag on vehicle windshield as per applicable standards and guidelines for tax fixation issued by NPCI.
 - a) In case of improper tax fixation, a penalty of Rs. 10,000/- shall be imposed on Issuers for each such case.
 - b) NPCI in coordination with IHMCL can take necessary steps to discontinue Issuer onboarding in the event of such cases exceed 5% of monthly issuance.
- vii. Online sale of tags is permitted through Bank App/portal/website. In case of online sale through other channels prior approval shall be taken from IHMCL. Issuers to share the existing list of online/sales channels with IHMCL/NPCI. Tags sold through online channels shall be activated only at the Issuers portal after completion of KYV process as mentioned in B (x) below. No transaction shall be permitted on these tags till the completion of the KYV process. In case of non-compliance, NPCI in coordination with IHMCL shall discontinue Issuer onboarding or any other action as

may be deemed necessary. Issuers shall abide by the guidelines issued by the regulatory body/ies for distribution through any channel from time to time.

viii. Issuance Charges: Issuers shall strictly adhere to standard charges for tag issuance for VC04 class customers as under:

- a. Issuance/Reissuance Fees: Rs. 100/-
- b. Security Deposit: Rs. 200/-
- c. Minimum Recharge: Rs. 100/- (customer shall have the option for additional recharge)

ix. Issuer shall not impose/maintain any threshold amount for VC04 apart from the security deposit and ensure compliance to NHAI circular Ref. IHMCL/100%FASTag/ETC-Ops/2020/23 dated 06.02.2021. In case any instances of Issuer imposing such thresholds are observed, NPCI in coordination with IHMCL may take necessary action to discontinue the FASTag issuance services of the Issuer or any other action as may be deemed necessary.

x. Issuers shall ensure that the charges are clearly informed to customers prior to issuance of tags. These charges shall be displayed on Issuers website/portal.

xi. Printed information/booklet giving information to the customer about the charges along with customer care number, email address and other relevant details of the Issuers should be available with the PoS agents for handing over to customer while issuance of tags.

xii. POS agent shall not be allowed to update/modify VRN of any vehicle.

B. MANDATORY DOCUMENTS AND STEPS TO ONBOARD NEW CUSTOMER

i. Following set of documents shall be verified and copy to be uploaded through Issuer app during customer onboarding.

- ✓ Vehicle Registration Certificate (RC) (Digital copies are permitted only through Parivahan or DigiLocker and no copies should be uploaded with Masked Data)
- ✓ Clear image of vehicle (front and side) and tag.

- ✓ Front Image shall clearly capture Affixation of Tag and vehicle registration No. Side Image shall carry capture the Vehicle axles A clear image of the issued tag shall be captured.
 - ✓ Agent to enter VRN + Chassis number and request for VAHAN verification.
 - ✓ Verification with VAHAN
 - ✓ Mobile number of customers
 - ✓ Tag can only be issued in case of VAHAN verification. In case VAHAN verification is not possible, Issuers can issue tag and undertake the verification in a maximum of T+3 day. The responsibility of verification of documents lies with the Issuers.
- ii. All the documents/pictures should be legible, clear and verifiable.
 - iii. Tags shall be activated in real time. However, Issuer to validate the data entered by the agent within T+3 days. No change in FASTag data can be performed by an agent. In case the verification through VAHAN or Issuer is not done within T+3 days, the Issuer shall blacklist the tag.
 - iv. Confirmation/Validation with VAHAN database and correctness of the data entered and documents uploaded shall be the responsibility of the Issuer.
 - v. In case mismatch/error in data and image, a penalty of Rs. 10,000/- shall be imposed on the Issuer per such error/mismatch.
 - vi. Agent module shall be designed in such a manner that facility to capture real time pictures and documents is done instantly for customer convenience.
 - vii. Customer KYC shall be performed as per regulatory guidelines.
 - viii. Post successful entry of information, agent shall handover the NETC FASTag to the vehicle owner and it's the responsibility of Issuers agent to affix the Tag on windshield of the vehicle. Agent shall ensure that the tag is affixed on the windshield as per tax affixation guidelines.
 - ix. No transaction on unregistered tag shall be allowed.
 - a. Issuers shall register the FASTags in NETC Mapper when it is registered in the Issuer system.
 - b. NETC Mapper after receiving NETC FASTag ID, shall add all the details provided by the Issuer host in the Mapper's database and update the status to 00 after activation of tag.

- c. NETC Mapper then sends response message to Issuer host that NETC FASTag has been added successfully or not added in the mapper database. In case NETC FASTag is not successfully registered into the mapper, the Issuer shall re-initiate the registration process. Issuer shall ensure the FASTag is issued only after successful registration of FASTag into the NETC Mapper
 - d. After receiving response message from the NETC mapper, the Issuer Host shall forward the response message to the Client Application at the Point of Sale.
- x. **Note for strict compliance by Issuer:**
All tags issued from 1st August 2024 shall comply with the following mandatory requirements.
 - a) Every issued tag is linked to a unique VRN and chassis number. In case of new vehicles where VRN is not available, chassis number is mandatory. Issuers to ensure that the VRN is updated within 90 days and in case there is failure to update the VRN, Issuer shall move such tags to Hotlist. In case there is no VRN update even within 30 days from Hotlisting the tag, Issuer shall close these tags with the reason of non-compliance.
 - b) Tag details are verified with VAHAN database or Issuer has verified the data.
 - c) Each issued tag is associated with clear images of the vehicle (front with tag affixed & side with axle and a clear picture of the tag)
 - d) Each tag is linked to a mobile number. Issuers to ensure appropriate KYC associated with the mobile number.
- xi. **Incorrect Vehicle Class:** It is the responsibility of the Issuer to verify /map the correct Vehicle Class in NPCI mapper. Toll plazas can report such cases and Issuers to ensure necessary mapper class update and take corrective measures in such cases.

RE- KYV (KNOW YOUR VEHICLE)

1. Already issued tags shall comply with the KYV guidelines as mentioned below:
 - a. Every issued tag is linked to a unique VRN and chassis number. In case the tag is issued on new vehicles where VRN is not available, chassis number is mandatory. Issuers to ensure that the VRN is updated within 90 days and in

case there is failure to update the VRN, Issuer shall move such tags to Hotlist. In case there is no VRN update even within 30 days from Hotlisting the tag, Issuer shall close these tags with the reason of non-compliance.

- b. All tags shall be verified with VAHAN database or Issuer shall verify the tags.
 - c. Each issued tag is associated with clear images of the vehicle (front with tag affixed & side with axle) and clear image of the issued tag.
 - d. Each tag is linked to a mobile number. Issuers to ensure appropriate KYC associated with the mobile number.
 - e. For the above mandatory requirements, Issuers shall undertake necessary customer outreach programs through suitable communication channels.
 - f. Issuers shall provide customers with a platform, such as an app or WhatsApp, to conduct online KYV verification and upload documents & images.
2. **The target date for the above compliance is 31st October 2024. All tags issued by the Issuers that do not comply with the above point 1 shall be blacklisted by the Issuer and no transaction can be done on such tags.**
3. The KYV process should also coincide with OVOT (one-vehicle-one tag) mandate. Customers to log in the bank portal and select/enter their Vehicle Registration Number (VRN). The Issuer will then display a list of all active tags associated with the VRN, excluding those marked with status 06. If multiple tags are open, customers will be informed that previous tags will be closed, and their consent will be obtained. The Issuers will maintain low balances on such tags for 15 days, allowing for any chargebacks, before moving them to closed status. (following the OVOT process flow)
4. If any tags attached to the VRN are hotlisted (indicating a negative balance), the Issuer will generate a UPI/QR code ([NETC.VRN@bank](#) handle) for the outstanding amount. Customers will be requested to pay this amount, and upon receipt of funds, the Issuer will promptly close these tags. Until this process is complete, customers will not be able to finalize the KYV verification, and the tag KYV status will remain incomplete. After 15 days, the Issuer shall verify the status of other tags. If tags from other Issuers are closed, the KYV status will be updated to verified.

5. Customers are required to upload a copy of their RC (Registration Certificate) as part of the KYV process. Digital copies are permitted only through Parivahan or DigiLocker (No copies with Masked Data), and Issuers shall implement appropriate checks to ensure compliance.
6. Issuers to ensure that customer upload the Vehicle Image - front and side: Front Image shall clearly capture affixation of Tag on windshield and vehicle registration number. Side image shall carry capture the Vehicle axles. All images shall be captured in sufficient light and should be clear and legible.
7. KYC shall be performed as per regulatory guidelines.
8. Transactions will not be permitted on unregistered tags.
9. Issuers to follow this process on staggered manner. First enable Re- KYV process for Tags which are in hotlisted category and customers aren't having documents as per this guideline.
10. Re-KYV process is to be done every 3 years. However, in case tags are in hotlist and deficiencies are observed in terms of documentation/KYV details, re-KYV process is to be undertaken by Issuers.
11. Issuers to ensure that appropriate mechanism is in place to identify and replace faulty/damaged tags.
12. All issued tags which are more than 5 years old are to be replaced by the Issuer on best effort basis.
13. Issuers to identify cases of manual entries against their issued tags and shall ensure that such cases are not due to faulty/damaged tags. Immediate replacement of such tags shall be done by the Issuers.