

RBI reviews guidelines for White Label ATMs (WLAs) in India

This is reference to RBI's 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.

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

1. **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.
2. **source cash from any scheduled bank**, including Cooperative Banks and Regional Rural Banks.
3. **offer bill payment and Interoperable Cash Deposit services**, subject to technical feasibility and certification by National Payments Corporation of India (NPCI).
4. **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.

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cash from retail outlets, accorded vide circular DPSS.CO.PD.No.1621/02.10.002/2016-17 dated December 30, 2016, stands repealed. 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. 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.

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Warm Regards,

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