

**Approvals/ 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. Approvals / 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' approved/ 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 Approved/ Authorised Entity	Address of the Principal Office	Payment System Approved/ Authorised	Date of issue of Approval/ Authorisation & Validity Period (given in brackets)
Financial Market Infrastructure				
1.	The Clearing Corporation of India Ltd.	The Managing Director, Clearing Corporation of India Ltd., CCIL Bhavan, S K Bole Road, Dadar (West), Mumbai -400 028	Securities segment covering Govt Securities 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 Rupee Derivatives Segment-Rupee denominated trades in IRS & FRA.	11.02.2009

Central Counter Parties				
1.	AMC Repo Clearing Limited	The Chief Executive Officer, AMC Repo Clearing Limited, Unit No. 503, Windsor, Off CST Road, Kalina, Santacruz – East, Mumbai – 400098.	Repo transactions in corporate debt securities	28.02.2023
Retail Payments Organisation				
1.	National Payments Corporation of India (NPCI)*	The Chief Executive Officer, National Payments Corporation of India, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai– 400 051.	National Financial Switch (NFS)	15.10.2009
			Immediate Payment Service (IMPS)	12.10.2010
			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
			National Automatic Clearing House (NACH)	23.05.2013
			Aadhar Enabled Payments System (AEPS)	11.01.2011
			Operation of Cheque Truncation System	21.09.2011
			Unified Payments Interface	24.08.2016

			National Electronic Toll Collection (NETC)	11.02.2019
*All approvals related to international activities given to NPCI have been transferred to NPCI International Payments Limited (NIPL), a wholly owned subsidiary of NPCI, with effect from August 10, 2020				
Bharat Bill Payment System (BBPS)				
Bharat Bill Payment Central Unit (BBPCU)				
1.	NPCI Bharat BillPay Limited	The Chief Executive Officer, NPCI Bharat BillPay Limited, 1001A, B wing, 10th Floor, The Capital, Bandra – Kurla Complex, Bandra (East), Mumbai– 400 051.	Bharat Bill Payment Central Unit (BBPCU)	26.07.2017
Bharat Bill Payment Operating Units (BBPOUs)				
1.	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
2.	CSC e – Governance Services India Ltd	The Chief Executive Officer CSC e – Governance Services India Ltd Electronics Niketan, 4 th Floor, Ministry of Electronics & Information Technology 6 CGO Complex, Lodhi Road New Delhi – 110003	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	21.09.2017
3.	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

4.	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
5.	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 30.09.2025)
6.	Spice Money Limited	The Chief Executive Officer, Spice Money Limited, JA-122, DLF Tower A, Jasola District Centre, New Delhi-110025	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	22.08.2017
7.	Worldline ePayments India Private Limited (formerly Ingenico ePayments India Private Limited and TechProcess Payment Services Limited)	The Chief Executive Officer, Worldline ePayments India Private Limited, Raiskaran Tech Park, 2 nd Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai-400072	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	16.08.2017
8.	One Mobikwik Systems Limited	The Chief Executive Officer, One Mobikwik Systems Limited, – Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	24.01.2019 (Valid up to 31.03.2026)
9.	PayU Payments Private Limited	The Chief Executive Officer, PayU Payments Private Limited, 801, 8 th Floor, Empressa Building, 2 nd Road, Khar (West), Mumbai - 400052	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	17.06.2022
10.	PhonePe Private Limited	The Chief Executive Officer, Phonepe Private	Bharat Bill Payment Operating Unit	03.03.2022

		Limited, Office 2, Floor 4,5,6 and 7, Wing A, Block A, Salarpuria Softzone, Service road, Green Glen Layout, Bellandur, Bangalore South, Bangalore, Karnataka- 560103,	(BBPOU) under Bharat Bill Payment System (BBPS)	
Cards Payment Networks				
1.	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 approved by the Reserve Bank of India.	31.03.2009
2.	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
3.	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
4.	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India,	Affiliation of RuPay Cards (debit cards/ prepaid cards)	12.07.2012

		1001A, B wing, 10th Floor, The Capital, Bandra-Kurla Complex, Bandra (East) Mumbai–400 051.	issued by banks and co-branded credit cards issued by non-banking financial companies (NBFCs) or any other entity approved by the RBI.	
5.	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 (NBFCs) or any other entity approved by the RBI.	01.04.2010
Cross border Money Transfer – in-bound only				
1.	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
2.	Dandelion Payments Inc. (formerly Continental Exchange Solutions Inc, USA)	The Chief Executive Officer, Dandelion Payments Inc. 7000, Village Drive, Suite 200, Buena Park, US-CA 90621	MTSS- cross border in-bound service (customer to customer) known as “Ria Money Transfer”	28.04.2014 (Valid upto 31.03.2026)
3.	Mastercard Transaction Services (Canada) Inc.(formerly Transfast Inc., Canada and Global Foreign Exchange Inc.)	The President, Transfast Inc., 600-121, Bloor ST East, Toronto, ON, Canada, M4W 3M5	MTSS- cross border in-bound service (customer to customer) known as “Transfast”	30.09.2009 (Valid upto 30.09.2025)

4.	MoneyGram Payment Systems Inc, USA.	The President & Chief Executive Officer MoneyGram Payment Systems Inc. Regus, Level 4, Dynasty Business Park, A Wing Andheri-Kurla Road, J.B Nagar, Andheri East Mumbai- 400059	MTSS- cross border in-bound service (customer to customer) known as “MoneyGram or MoneyGram International”	25.05.2009 (
5.	Muthoot Finserve USA Inc. {formerly Royal Exchange (USA) Inc.}	The President, Muthoot Finserve USA Inc. 1155, Green Street Iselin, NJ 08830 U.S.A.	MTSS- cross border in-bound service (customer to customer)	30.09.2009
6.	Wall Street Exchange Centre LLC, UAE	The Group Managing Director, Wall Street Exchange Centre LLC, Central Office Building, AI 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
7.	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				
1.	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
2.	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
3.	National Payments Corporation of India	The Chief Executive Officer, National Payments Corporation of India, C-9, 8th Floor, RBI Premises,	National Financial Switch (NFS)	15.10.2009

		Bandra – Kurla Complex, Bandra East, Mumbai-400 051.		
4.	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
5.	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
Prepaid Payment Instruments				
1	Adani Digital Services Private Limited	The Chief Executive Officer Adani Digital Services Private Limited Adani Corporate House, Shantigram, Near Vaishno Devi Circle, S.G. Highway, Kodiyar, Ahmedabad, Gujarat-382421	Prepaid Payment Instruments	23.08.2024
2.	Aditya Birla Capital Digital Limited	The Chief Executive Officer, Aditya Birla Capital Digital Limited, 18 th Floor, One World Center, Tower 1, Jupiter Mills Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai, Maharashtra-400052	Prepaid Payment Instruments known as “ABCD”	25.02.2025
3.	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, 8th floor, Dr. Rajkumar Road, Malleswaram (West), Bangalore – 560 055	Prepaid Payment Instruments known as “Amazon Pay balance: Money”	22.03.2017
4.	Amica Payment Services Private Limited	The Chief Executive Officer, Amica Payment Services Private Limited, 32, 3 rd Floor, Viraj Building, Plot No.124, Above HDFC Bank, S V Road, Khar West, Mumbai- 400052	Prepaid Payment Instruments known as “Jupiter Account”	11.06.2024

5.	Appnit Technologies Private Limited	The Chief Executive Officer Appnit Technologies Private Limited, Unit No. 11A, Stellar OKAS 1425, 11th Floor, Plot No. 5, Sector 142, Gautam Buddha Nagar, Noida, Uttar Pradesh – 201305	Prepaid Payment Instruments	22.03.2017
6.	Bajaj Finance Limited	The Chief Executive Officer, Bajaj Finance Limited, Mumbai Pune Road, Akurdi, Pune – 411 035	Prepaid Payment Instruments	04.05.2021
7.	Balancehero India Private Limited	The Chief Executive Officer, Balancehero India Private Limited, – Huda City Centre Metro Station 5th floor, sector - 29, Gurugram, Haryana, India, 122001	Prepaid Payment Instruments	18.07.2017
8.	Cashfree Payments India Private Limited	The Chief Executive Officer, Cashfree Payments India Private Limited, 1st Floor, Essae Vaishnavi Summit, 6B, 7 th Main, 80 feet road, Koramangala, Bengaluru, Karnataka- 560034	Prepaid Payment Instruments known as 'Cashfree Payments'	25.10.2024
9.	CSC e-Governance Services India Limited	The Chief Executive Officer, CSC e-Governance Services India Limited, Electronics Niketan, 4th Floor, DIT Program Management Unit, 6, CGO Complex, Lodhi Road, New Delhi- 110003	Prepaid Payment Instruments known as 'CSCPAY'	23.06.2025
10.	Delhi Metro Rail Corporation Limited	The Chief Executive Officer, Delhi Metro Rail Corporation Limited, Metro Bhawan, Fire Brigade Lane, Barakhamba Road, New Delhi - 110001	Prepaid Payment Instruments for Mass Transit Systems	20.02.2017
11.	Dreampurse Technologies Private Limited (Formerly Hip Bar Private Limited)	The Chief Executive Officer, Dreampurse Technologies Private Limited	Prepaid Payment Instruments	09.08.2024

		404, Uphar II CHS Limited, Plot no.5, BHD Sanjeeva Enclave, 7 Bungalows, J P Road, Versova, Andheri West, Mumbai- 61		
12.	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, Kolkalyan, Santacruz (East), Mumbai – 400 098	Prepaid Payment Instruments known as ‘EBIXCASH’	25.08.2009 (Valid upto 30.11.2025)
13.	I Money Pay Private Limited (formerly E-Meditek Global Private Limited)	The Chief Executive Officer, I Money Pay Private Limited, 205A, 2 nd Floor, NDM-2, Plot No. D1,2,3 Netaji Subhash Place District Center, Pitam Pura, Delhi - 110034	Prepaid Payment Instruments	07.10.2016 (Valid upto 31.12.2025)
14.	Erout Technologies Private Limited	The Chief Executive Officer, Erout Technologies Private Limited, Technopolis IT Hub, 5 th Floor, C56 A/12, Sector 62, Noida, Gautam Buddha Nagar, Uttar Pradesh – 201 301	Prepaid Payment Instruments	10.05.2021
15.	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	Prepaid Payment Instruments	03.08.2021
16.	Hindon Mercantile Limited	The Chief Executive Officer, 379-380, Third Floor, Agrawal Cyber Plaza- II, Plot No.C-7, Netaji Subhash Place, Pitampura, New Delhi- 110034	Prepaid Payment Instruments	18.10.2023
17.	iDisha Info Labs Private Limited	The Chief Executive Officer, iDisha Info Labs Private Limited, No.96, R J Garden, Marathahalli, Chinnapanahalli,	Prepaid Payment Instruments known as ‘Quick Ride Wallet’	14.06.2024

		Bengaluru, Karnataka-560037		
18.	India Transact Services Limited	The Chief Executive Officer, India Transact Services Limited, 14 th Floor, Tower 3, Indiabulls Finance Center, S. B. Marg Elphinstone Road (W) Mumbai 400 013	Prepaid Payment Instruments known as 'Ongo'	30.05.2014
19.	In-Solutions Global Limited	The Chief Executive Officer, In-Solutions Global Limited, 601/602/618, 6 th Floor, Palm Spring Center, New Link Road, Malad (West), Mumbai-400064	Prepaid Payment Instruments known as 'Consumer Choice Payments'	10.10.2024
20.	LivQuik Technology (India) Private Limited	The Chief Executive Officer, LivQuik Technology (India) Private Limited, C-15, Sriram Nivas, 1st Floor, Secretariat Colony, Thiruvalluvar Nagar, Alandur, Chennai, Tamil Nadu, India - 600 016	Prepaid Payment Instruments known as QuikWallet/ LivQuik	08.08.2016 (Valid upto 30.09.2025)
21.	Manappuram Finance Limited	The Chief Executive Officer, Manappuram Finance Limited, Manappuram House, P.O. Valappad, Thrissur, Kerala - 680 567	Prepaid Payment Instruments	08.02.2017 (Valid upto 31.03.2026)
22.	MobilePe Fintech Private Limited	The Chief Executive Office, MobilePe Fintech Private Limited, Plot No 42, 4 th Floor, Block B, Pocket 10, Sector 13, Dwarka, New Delhi - 110078	Prepaid Payment Instruments	08.06.2023
23.	Mpurse Services Pvt. Ltd.	The Chief Executive Officer, Mpurse Services Pvt. Ltd., Unit No.1, Plot No. 2, DDA Building, District Centre, Vardhman Trade Centre, Nehru Place, New Delhi-110019	Prepaid Payment Instruments known as 'mpurse wallet'	30.06.2014 (Valid upto 30.06.2026)
24.	Mswipe Technologies Private Limited	The Chief Executive Officer, Mswipe Technologies Private	Prepaid Payment Instruments	05.12.2024

		Limited, A-2602, 26 th Floor , Marathon Futurex Mafatlal Mills Compound, NM Joshi Marg Lower Parel, Mumbai – 400013	known as ‘Mswipe’	
25.	Nehat Tech Solutions Private Limited	The Chief Executive Officer, Nehat Tech Solutions Private Limited, 91, SpringBoard, 175, Kagalwala House, 2 nd Floor, Kalina, Santacruz (E), Mumbai- 400098	Prepaid Payment Instruments known as ‘EnKash’	17.12.2024
26.	Nucleus Software Exports Limited	The Chief Executive Officer, Nucleus Software Exports Limited, 33-35, Thyagraj Market, New Delhi – 110 003	Prepaid Payment Instruments known as ‘PaySe’	22.03.2017 (Valid upto 31.03.2026)
27.	Obopay Mobile Technology India Private Limited	The Chief Executive Officer, Obopay Mobile Technology India Private Limited, No. 201, 2 nd Floor, Touchdown, No. 1&2, HAL Industrial Area, Bangalore - 560037	Prepaid Payment Instruments known as “Obopay”	17.10.2017 (Valid up to 31.12.2025)
28.	Ola Financial Services Pvt. Ltd. (formerly ZipCash Card Services Private Limited)	The Chief Executive Officer, Ola Financial Services Pvt. Ltd., Regent Insignia, #414, 3rd Floor, 4th block, 17th Main, 100 Feet Road, Koramangala, Bangaluru – 560034.	Prepaid Payment Instruments known as 'Ola Money'	29.10.2009 (Valid upto 31.10.2025)
29.	One Mobikwik Systems Limited	The Chief Executive Officer, One Mobikwik Systems Limited, – Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road, Sector-53, Gurugram, Haryana-122003, India	Prepaid Payment Instruments known as ‘Mobikwik Wallet’	18.07.2013 (Valid upto 30.09.2025)
30.	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	Prepaid Payment Instruments known as ‘Paul Pay’	04.06.2015 (Valid upto 30.06.2026)
31.	PayU Payments Private Limited	The Chief Executive Officer, PayU Payments Private Limited, 801, 8 th Floor,	Prepaid Payment Instruments	25.07.2016

		Empressa Building, 2 nd Road, Khar West, Mumbai - 400052		
32.	Pay Point India Network Private Limited	The Chief Executive Officer, Pay Point India Network Private Limited, A-203, Supreme Business Park, Hiranandani Gardens Behind Lake Castle, Powai, Mumbai - 400076.	Prepaid Payment Instruments known as 'Digi Khata'	03.04.2012
33.	Phonepe Private Limited (formerly FX Mart Pvt. Ltd.)	The Chief Executive Officer, Phonepe Private Limited, Office 2, Floor 4,5,6 and 7, Wing A, Block A, Salarpuria Softzone, Service road, Green Glen Layout, Bellandur, Bangalore South, Bangalore, Karnataka- 560103,	Prepaid Payment Instruments known as 'PhonePe'	25.08.2014 (Valid upto 31.08.2025)
34.	Pine Labs Private Limited	The Chief Executive Officer, Unitech Infospace, 2nd and 3rd Floor, Building – 2, Plot No. B2, Sector – 62, Noida – 201301	Prepaid Payment Instruments	10.03.2017
35.	Piramal Payment Services Limited	The Chief Executive Officer, Piramal Payment Services Limited, 601, Amiti Building, Agastya Corporate Park, Kamani Junction, Kurla West, Mumbai- 400070	Prepaid Payment Instruments known as 'Piramal Pay'	08.10.2024
36.	Pluxee India Private Limited (formerly Sodexo SVC India Pvt. Ltd.,)	The Chief Executive Officer, Pluxee India Private Limited., 503 & 504, 5 th Floor, B Wing, Hiranandani Fulcrum, Sahar Road, Andheri East, Mumbai – 400099	Prepaid Payment Instruments known as 'Pluxee'	25.08.2009
37.	Pockket Payment Technologies Private Limited	The Chief Executive Officer, Pockket Payment Technologies Private Limited, 36B, Tower B1, Ground Floor, Spaze Itech Park, Sohna Road,	Prepaid Payment Instruments known as 'The Card Company'	28.03.2025

		Sector 49, Gurugram, Haryana- 122018		
38.	Premium eBusiness Ventures Private Limited	The Chief Executive Officer, Premium eBusiness Ventures Private Limited, 4 Plot No 33, Second Floor, Marol Industrial Area, Near Tunga Paradise, Andheri (E) MIDC, Chakala Midc, Mumbai, Mumbai, Maharashtra, India, 400093	Prepaid Payment Instruments	18.12.2014
39.	RapiPay Fintech Private Limited (formerly Virgosoft IT Services Private Limited)	The Chief Executive Officer, RapiPay Fintech Private Limited 701, 7th Floor, Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi – 110008.	Prepaid Payment Instruments	27.02.2017 (Valid upto 31.03.2026)
40.	Razorpay Technologies Private Limited	The Chief Executive Officer, Razorpay Technologies Private Limited, 1 st Floor, SJR Cyber 22, Laskar Hosur Road, Adugodi, Bengaluru - 560030	Prepaid Payment Instruments	25.10.2021
41.	Revolut Payments India Private Limited	The Chief Executive Officer, Revolut Payments India Private Limited, 1B-1003, Parinee Crescenzo, G Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra- 400051	Prepaid Payments Instruments known as 'Revolut'	04.04.2025
42.	Smart Payment Solutions Pvt. Ltd.	The Chief Executive Officer, Smart Payment Solutions Pvt. Ltd. Ground Floor – 14, Block B, Vatika Atrium, Golf Course Road, Sector -53, Gurgaon- 122002, Haryana.	Prepaid Payment Instruments known as 'Payworld Money'	30.06.2010
43.	Spice Money Limited	The Chief Executive Officer, Spice Money Limited, JA-122, DLF Tower A,	Prepaid Payment Instruments	09.04.2015

		Jasola District Centre, New Delhi-110025		
44.	Tata Payments Limited	The Managing Director, Tata Payments Limited, Army and Navy Building, 148, M G Road, Opp. Kala Ghoda, Fort, Mumbai- 400001	Prepaid Payment Instruments known as 'Tata Pay'	09.07.2024
45.	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	Prepaid Payment Instruments known as 'Transaction Assured'	07.03.2014
46.	Transcorp International Limited	The Chief Executive Officer, Transcorp International Limited, Plot No 3, HAF Pocket, Sector 18A, Phase II, Dwarka, New Delhi.	Prepaid Payment Instruments	26.08.2016
47.	Transerv Limited	The Chief Executive Officer, Transerv Limited, 1002-B, 10 th Floor, Tower 1, Indiabulls Finance Centre, Senapati Bapat Marg, Elphinstone Road (W), Mumbai – 400 013	Prepaid Payment Instruments known as 'dhani pay'	22.02.2016
48.	Tri O Tech Solutions Private Ltd.	The Chief Executive Officer, Tri O Tech Solutions Private Limited, 5 th Floor, Punj Essen House, 17-18, Nehru Place, New Delhi - 110019	Prepaid Payment Instruments	18.01.2017
49.	TZF Logistic Solutions Private Limited	The Chief Executive Officer, TZF Logistic Solutions Private Limited, 2nd Floor, Vaswani Presidio, Panathur Main Road, Off Outer Ring Road, Bengaluru Karnataka- 560103	Prepaid Payment Instruments known as 'BlackBuck'	02.07.2025
50.	Unimoni Financial Services Limited (formerly UAE Exchange & Exchange &	The Country Head- India, UAE Exchange & Financial Services Ltd., Third Floor, Airline Building	Prepaid Payment Instruments m-wallet known as 'Unimoni'	29.10.2009 (Valid upto 31.10.2025)

	Financial Services Ltd.)	Opp. Maharaja college Ground, M G Road, Kochi 682 011.		
51.	Uniorbit Payment Solutions Private Limited (formerly Weizmann Impex Service Enterprise Limited)	The Chief Executive Officer, Uniorbit Payment Solutions Private Limited, Indique-Sigma, A Wing, 3/B, Floor 3, Kormangla, Industrial Layout, Koramangala, Bangalore South, Bangalore- 560034, Karnataka, India	Prepaid Payment Instruments	11.12.2015
Payment Aggregators- Online				
1.	1Pay Mobileware Private Limited	The Chief Executive Officer, 1Pay Mobileware Private Limited, C-308, Kanakia Zillion, LBS Marg, BKC Annexe, Kurla West, Mumbai, Maharashtra- 400070	Online Payment Aggregator- '1Pay'	14.05.2024
2.	Adyen India Technology Services Private Limited	The Chief Executive Officer, Adyen India Technology Services Private Limited, 16A, WeWork Enam Sambhav C-20, G Block Road, BKC, Bandra (East), Mumbai- 400051	Online Payment Aggregator- 'Adyen'	15.07.2024
3.	Airpay Payment Services Private Limited	The Chief Executive Officer, Airpay Payment Services Private Limited 104, Sir Vitthaldas Chambers, 16, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra- 400023	Online Payment Aggregator- 'Airpay'	22.11.2024
4.	Amazon Pay (India) Private Limited	The Chief Executive Officer, Amazon Pay (India) Private Limited, 8 th floor, Brigade Gateway, 26/1, Dr. Raj Kumar Road, Bengaluru, Karnataka- 560055	Online Payment Aggregator- 'Amazon Pay'	20.02.2024

5	Aurionpro Payment Solutions Private Limited	The Chief Executive Officer, Aurionpro Payment Solutions Private Limited, Flat No. 603, Plot No. 203/204, TTC MIDC Rabale, Thane, Maharashtra- 400701	Online Payment Aggregator- 'AuroPay'	12.06.2024
6.	Boku Network Services IN Private Limited	The Chief Executive Officer, Boku Network Services IN Private Limited, 501/B, 5th Floor, Opposite City Mall, New Link Road, Veera Desai Road, Andheri (W), Mumbai, Maharashtra, 400053	Online Payment Aggregator- 'Boku'	05.04.2024
7.	Cashfree Payments India Private Limited	The Chief Executive Officer, Cashfree Payments India Private Limited, No.6/B, Vaishnavi Summit, 1 st Floor, 7 th Main, 80 ft road, Koramangala 3 rd block, Bengaluru, Karnataka- 560034	Online Payment Aggregator- 'Cashfree'	19.12.2023
8.	Computer Age Management Services Limited	The Chief Executive Officer, Computer Age Management Services Limited, New No.10, Old No. 178, M.G.R. Salai, Nungambakkam, Chennai, Tamil Nadu- 600034	Online Payment Aggregator- 'CAMSPay'	10.04.2024
9.	Concerto Software and Systems Private Limited	The Chief Executive Officer, Concerto Software and Systems Private Limited, Building No.305, 2 nd Floor, Millennium Business Park, Sector 02, Mahape, Navi Mumbai, Maharastra- 400710	Online Payment Aggregator- 'VegaaH'	12.03.2024
10.	Decfin Tech Private Limited	The Chief Executive Officer, Decfin Tech Private Limited, No.421/ J, Binnamangala, Indiranagar, Bengaluru, Karnataka- 560038	Online Payment Aggregator- 'Decentro'	06.02.2024
11.	Digitech Solutions Private Limited	The Chief Executive Officer, Digitech Solutions Private Limited, C-1603, Oak	Online Payment Aggregator- 'Digio'	01.01.2024

		Block, Salarpuria Greenage Apartments, Bommanahalli, Hosur Main Road, Bengaluru- 560068		
12	Easebuzz Private Limited	Chief Executive Officer Easebuzz Private Limited The Social Street, B Building, 2nd Floor, 32/2 & 32/3 Opposite Vivanta Hotel, Wakad, Hinjewadi Pune, Maharashtra- 411057	Online Payment Aggregator- 'Easebuzz'	10.02.2025
13	Finacus Solutions Private Limited	The Chief Executive Officer, Finacus Solutions Private Limited, 7-C, Senior Estate, Near Sona Udyog, Parsi Panchayat Road, Andheri East, Mumbai- 400069	Online Payment Aggregator- 'Finacus'	19.03.2024
14	Finlogic Technologies India Private Limited	Chief Executive Officer, Finlogic Technologies India Private Limited, Block Number 701, 4th floor, Tower B, Udhna Udyog Nagar Sangh, Commercial Complex, Central Road No. 10, Udhna, Surat, Gujarat- 394210	Online Payment Aggregator- 'ePAYnow'	05.08.2024
15	Futuretek Commerce Private Limited	The Chief Executive Officer, Futuretek Commerce Private Limited, 181, Gopi Nagar, Murlipura, Jaipur, Rajasthan- 302039	Online Payment Aggregator- 'Getepay'	20.05.2025
16	Google India Digital Services Private Limited	The Chief Executive Officer, Google India Digital Services Private Limited, 5 th Floor, DLF centre, Block 124, Narindra Place, Sansad Marg, New Delhi- 110001	Online Payment Aggregator	19.12.2023
17	Groww Pay Services Private Limited	The Chief Executive Officer, Groww Pay Services Private Limited, Vaishnavi Tech Park,	Online Payment Aggregator- 'Growwpay'	29.04.2024

		South Tower, 4 th Floor, Survey No.16/1 & 17/2, Ambalipura Village, Varthur Hobli, Bellandur, Bengaluru, Karnataka- 560103		
18	GVP Infotech Limited	The Chief Executive Officer, GVP Infotech Limited, Office No.710, Naurang House, Kasturba Gandhi Road, Connaught Place, New Delhi- 110001	Online Payment Aggregator- 'Arthpay'	29.01.2024
19	Hitachi Payment Services Private Limited	The Chief Executive Officer, Hitachi Payment Services Private Limited, Level 2, MPL Silicon Towers, 23/1 Velachery Tambaram Main Road, Palli, Karnai, Chennai, Tamil Nadu- 600100	Online Payment Aggregator- 'Hitachi Payments'	25.06.2024
20	Hiveloop Internet Private Limited	The Chief Executive Officer, Hiveloop Internet Private Limited, TWA- SJR- The Hub, 1 st Floor of South Wing, Survey number 8, 2 & 9, Sarjapur Main Road, Sarjapur- Marathahalli Road, Bellandur, Bengaluru, Karnataka- 560102	Online Payment Aggregator- 'HIPL'	05.05.2025
21	In-Solutions Global Limited	The Chief Executive Officer, In-Solutions Global Limited, 601/602/618, 6 th Floor, Palm Spring Center, New Link Road, Malad (West), Mumbai- 400064	Online Payment Aggregator- 'ISGPAY'	04.12.2024
22	IndiaIdeas.com Limited	The Chief Executive Officer, IndiaIdeas.com Limited, 10th floor, Supreme Chambers, 17/18, Shah Industrial Estate, Off Veera Desai Road, Andheri West, Mumbai- 400053	Online Payment Aggregator- 'Billdesk'	31.05.2024
23	Infibeam Avenues Limited	The Chief Executive Officer, Infibeam Avenues Limited, 28 th Floor, GIFT Two building, Block No. 56, Road-5C, Zone-5,	Online Payment Aggregator- 'CCAvenue'	04.03.2024

		Gandhinagar, Gujarat-382355		
24	Innoviti Technologies Private Limited	The Chief Executive Officer, Innoviti Technologies Private Limited, Tower-C, 2 nd Floor, Diamond District, Old Airport Road, Kodihalli, Bengaluru, Karnataka- 560008	Online Payment Aggregator- 'Link'	22.03.2024
25	Instanow Info Systems Private Limited	The Chief Executive Officer, Instanow Info Systems Private Limited, 325, 2 nd Floor, Casa Del Sol, Miramar, Panaji, Goa- 403001	Online Payment Aggregator- 'InstiFi'	03.06.2025
26	Jio Payment Solutions Limited	The Chief Executive Officer, Jio Payment Solutions Limited, 5 th Floor, Court House, Lokmanya Tilak Marg, Dhobi Talao, Mumbai, Maharashtra- 400002	Online Payment Aggregator- 'Jio'	28.10.2024
27	Juspay Technologies Private Limited	The Chief Executive Officer, Juspay Technologies Private Limited, Stallion Business Centre, No.444, 3 rd and 4 th Floor, 18 th Main, 6 th Block, Koramangala, Bengaluru-560095	Online Payment Aggregator	06.02.2024
28	Khatabook Technologies Private Limited	The Chief Executive Officer, Khatabook Technologies Private Limited, 1539, 18 th Cross Road, Sector 3, HSR Layout, Bengaluru, Karnataka- 560102	Online Payment Aggregator- 'Khatabook Pay'	13.06.2025
29	Lyra Network Private Limited	The Chief Executive Officer, Lyra Network Private Limited, 24, Techniplex-1, 2 nd Floor, Techniplex Complex, Off Veer Savarkar road, Goregaon West, Mumbai-400062	Online Payment Aggregator- 'Lyra'	17.10.2024
30	MMAD Communications Private Limited	The Chief Executive Officer, MMAD Communications Private Limited, 701, 7 th Floor, Silverton Towers, Golf Course, Extension Road,	Online Payment Aggregator- 'Mpay'	24.10.2024

		Sector 50, Gurugram, Haryana- 122018		
31	Mswipe Technologies Private Limited	The Chief Executive Officer, Mswipe Technologies Private Limited, A-2602, 26 th Floor , Marathon Futurex Mafatlal Mills Compound, NM Joshi Marg Lower Parel, Mumbai - 400013	Online Payment Aggregator- 'Mswipe'	16.02.2024
32	Nehat Tech Solutions Private Limited	The Chief Executive Officer, Nehat Tech Solutions Private Limited, 91, SpringBoard, 175, Kagalwala House, 2 nd Floor, Kalina, Santacruz (E), Mumbai- 400098	Online Payment Aggregator- 'EnKash'	19.12.2023
33	Nomisma Mobile Solutions Private Limited	The Chief Executive Officer, Nomisma Mobile Solutions Private Limited, Victoria Park, Block GN, Plot No. 37/2, Sector V, Salt Lake, Kolkata- 700091	Online Payment Aggregator- 'ftcash'	04.03.2025
34	NSDL Database Management Limited	The Chief Executive Officer, NSDL Database Management Limited, 4 th Floor, Tower 3, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai- 400013	Online Payment Aggregator- 'PayGov India' / 'SurePay'	22.05.2024
35	Open Financial Technolgies Private Limited	The Chief Executive Officer, Open Financial Technologies Private Limited, 3 rd Floor, Tower 02, RGA, Techpark, 18, Sarjapur Road, Carmelaram, Hadosiddapura, Doddakanneli, Bengaluru- 560035	Online Payment Aggregator- 'Open'	19.12.2023
36	Pay10 Services Private Limited	The Chief Executive Officer, Pay10 Services Private Limited, Property Building No. 04, Gupta Market, Nirmal Puri, First Floor, Ring Road, Lajpat Nagar- IV,	Online Payment Aggregator- 'Pay10'	06.11.2024

		South Delhi, New Delhi-110024		
37	PayGlocal Technologies Private Limited	The Chief Executive Officer, PayGlocal Technologies Private Limited, 6048, Prestige Shantiniketan, ITPL Main Road Whitefields, Bengaluru, Karnataka - 560048	Online Payment Aggregator- 'PayGlocal'	05.09.2024
38	Payment Gateway Solutions Private Limited	The Chief Executive Officer, Payment Gateway Solutions Private Limited, 69, 3rd Floor, Aditya Industrial Estate, Plot No.444, Chincholi Bhandar, Malad West Mumbai- 400064	Online Payment Aggregator- 'Paymentz'	19.12.2023
39	Paysharp Private Limited	The Chief Executive Officer, Paysharp Private Limited, 1 st Floor, #83, 2 nd Street, Sowmiya Nagar, Perumbakkam, Chennai, Tamil Nadu-600100	Online Payment Aggregator- 'Paysharp'	30.08.2024
40	PayU Payments Private Limited	The Chief Executive Officer, PayU Payments Private Limited, Wallace Towers, First Floor, Crossing of Sahar Road, Ville Parle (East), Mumbai, Maharashtra-400057	Online Payment Aggregator- 'PayU'	13.05.2025
41	Phi Commerce Private Limited	The Chief Executive Officer, Phi Commerce Private Limited, Office No.202, Building No.04, Commerzone, Sr.No.144/145, Yerwada, Pune, Maharashtra-411006	Online Payment Aggregator- 'Payphi'	09.01.2025
42.	Pine Labs Private Limited	The Chief Executive Officer, Pine Labs Private Limited Unit No.408, 4 th Floor, Time tower, MG Road, DLF QE, Gurugram, Haryana-122002	Online Payment Aggregator- 'Pine Labs Online'	09.05.2025

43	Razorpay Software Private Limited	The Chief Executive Officer, Razorpay Software Private Limited, 1 st floor, SJR Cyber 22, Laskar Hosur road, Adugodi, Bengaluru- 560030	Online Payment Aggregator- 'Razorpay'	19.12.2023
44	Resilient Payments Private Limited	The Chief Executive Officer, Resilient Payments Private Limited, Building No.08, Tower C, 7 th Floor, Cyber City, Gurugram, Haryana- 122002	Online Payment Aggregator- 'BharatPe X'	08.04.2025
45	SRS Live Technologies Private Limited	The Chief Executive Officer, SRS Live Technologies Private Limited, First Floor, E-1/ B-1, Mohan Co-operative Industrial Estate, Mathura Road, Badarpur, New Delhi- 110044	Online Payment Aggregator- 'SabPaisa'	10.06.2024
46	Stripe India Private Limited	The Chief Executive Officer, Stripe India Private Limited, Prestige Tech Pacific Park, 11th Floor, Building No. 2, Kadubeesanahalli Village, Varthur Hobli, Bengaluru East Taluk, Bengaluru- 560103	Online Payment Aggregator- 'Stripe'	15.01.2024
47	Tata Payments Limited	The Managing Director, Tata Payments Limited, Army and Navy Building, 148, M G Road, Opp. Kala Ghoda, Fort, Mumbai- 400001	Online Payment Aggregator- 'Tata Pay'	01.01.2024
48	Toucan Payments (India) Private Limited	The Chief Executive Officer, Toucan Payments (India) Private Limited, Plot No.45, Phase-I, Kavuri Hills, Madhapur, Hyderabad, Telangana- 500033	Online Payment Aggregator – 'ToucanPay'	27.02.2024
49	Transaction Analysts (India) Private Limited	The Chief Executive Officer, Transaction Analysts (India) Private Limited, D No 4, Sathyam	Online Payment Aggregator- 'TA'	18.06.2024

		Arcade, 1 st Floor, 1 st Phase, 100 Feet Road, BTM Layout 2 nd Stage, Bengaluru 560 076		
50	Unlimint IN Private Limited	The Chief Executive Officer, Unlimint IN Private Limited, Wing No.01, 14 th Floor, AIPL Business Club, Sector-62, Gurugram, Haryana-122018	Online Payment Aggregator- 'Unlimit'	23.04.2024
51.	Vay Network Services Private Limited	The Chief Executive Officer, Vay Network Services Private Limited, 1 st Floor, Office 4 & 5, Adani Inspire, BKC, Bandra East, Mumbai, Maharashtra- 400051	Online Payment Aggregator- 'VendorToPay (V2P)'	24.03.2025
52	Worldline ePayments India Private Limited	The Chief Executive Officer, Worldline ePayments India Private Limited, Raiskaran Tech Park, 2 nd Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai- 400072	Online Payment Aggregator- 'Worldline'	30.04.2024
53	Xsilica Software Solutions Private Limited	The Chief Executive Officer, Xsilica Software Solutions Private Limited, Unit Numer 04, 3 rd Floor, Sy No. 144, Kapil Kavuri Hub IT Block, Nanakramguda, Gachibowli, Hyderabad, Telangana- 500032	Online Payment Aggregator- 'PayG'	23.05.2025
54	Zaak ePayment Services Private Limited	The Chief Executive Officer, Zaak ePayment Services Private Limited Unit Number 102, I floor, Block-B, Pegasus One Golf Course Road, Sector 53, Gurugram, Haryana - 122003	Online Payment Aggregator- 'Zaakpay'	30.04.2025
55	Zoho Payment Technologies Private Limited	The Chief Executive Officer, Zoho Payment Technologies Private Limited, Old 173/2, New 361, Avvai Shanmugam Salai Gopalapuram, Chennai, Tamil Nadu- 600086	Online Payment Aggregator- 'Zoho'	02.02.2024
Payment Aggregators- Cross Border				

1.	Adyen India Technology Services Private Limited	The Chief Executive Officer, Adyen India Technology Services Private Limited, 16A, WeWork Enam Sambhav C-20, G Block Road, BKC, Bandra (East), Mumbai- 400051	Approval granted for Import only Payment- Aggregator- Cross Border (PA-CB-I)	25.07.2024
2.	Amazon Pay (India) Private Limited	The Chief Executive Officer, Amazon Pay (India) Private Limited, 8 th floor, Brigade Gateway, 26/1, Dr. Raj Kumar Road, Bengaluru, Karnataka- 560055	Approval granted for Import only Payment- Aggregator- Cross Border (PA-CB-I)	25.07.2024
3.	Cashfree Payments India Private Limited	The Chief Executive Officer, Cashfree Payments India Private Limited, No.6/B, Vaishnavi Summit, 1 st Floor, 7 th Main, 80 ft road, Koramangala 3 rd block, Bengaluru, Karnataka- 560034	Approval granted for Export and Import Payment Aggregator- Cross Border (PA-CB- E&I)	22.07.2024
4.	IndiaIdeas.com Limited	The Chief Executive Officer, IndiaIdeas.com Limited, 10th floor, Supreme Chambers, 17/18, Shah Industrial Estate, Off Veera Desai Road, Andheri West, Mumbai- 400053	Approval granted for Export and Import Payment Aggregator- Cross Border (PA-CB- E&I)	29.07.2024
5.	Pay10 Services Private Limited	The Chief Executive Officer, Pay10 Services Private Limited, Property Building No. 04, Gupta Market, Nirmal Puri, First Floor, Ring Road, Lajpat Nagar- IV, South Delhi, New Delhi- 110024	Approval granted for Export and Import Payment Aggregator- Cross Border (PA-CB- E&I)	11.12.2024
6.	Worldline ePayments India Private Limited	The Chief Executive Officer, Worldline ePayments India Private Limited, Raikaran Tech Park, 2 nd Floor of Tower I, Phase II, Sakinaka, M.V.Road, Andheri East, Mumbai- 400072	Approval granted for Export and Import Payment Aggregator- Cross Border (PA-CB-E&I)	21.05.2025
White Label ATM Operators				

1.	Electronic Payment and Services Private Limited	The Chief Executive Officer, Electronic Payment and Services Private Limited, Unit No.302-303, A Wing, Supreme Business Park, Hiranandani Garded, Powai, Mumbai- 400076	Installation and operation of WLAs known as 'EPS Bancs'	04.10.2024
2.	India1 Payments Limited (formerly BTI Payments Pvt. Ltd.)	The Chief Executive Officer, India1 Payments Limited, 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
3.	Hitachi Payment Services Pvt. Ltd.	The Managing Director, , Hitachi Payment Services Private Limited, Level 2, MPL Silicon Towers, 23/1 Velachery Tambaram Main Road, Palli, Karnai, Chennai, Tamil Nadu- 600100	Installation and operation of WLAs known as 'Money Spot'	25.11.2013
4.	Findi India Limited (formerly known as Tata Communications Payment Solutions Ltd.)	The Chief Executive Officer; Findi India Limited, AWFIS, 14 th Floor, A Wing, INS Tower, G Block, Opposite Trident Hotel, BKC, Mumbai- 400051	Installation and operation of WLAs	03.05.2013
5.	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 31.03.2026)
Instant Money Transfer				
1.	Boson Systems Private Limited (formerly Empays Payment Systems India Pvt. Ltd.)	The Chief Executive Officer Boson Systems Private 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
Trade Receivables Discounting System (TReDS)				

1.	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
2.	C2FO Factoring Solutions Private Limited	The Chief Executive Officer, C2FO Factoring Solutions Private Limited, D-26, Basement, Jangpura Extension, New Delhi- 110014	TReDS system known as 'C2treds'	04.03.2024
3.	KredX Platform Private Limited	The Chief Executive Officer, KredX Platform Private Limited, Wing A, Tower A, Salarpuria Softzone, Salarpuria Outer Ring Road, Bellandur, Bengaluru, Karnataka- 560103	TReDS system known as 'DTX'	01.01.2025
4.	Mynd Solutions Private Limited	The Director Mynd Solutions Private Limited –F-83, East of Kailash, New Delhi – 110 065	TReDS system known as M1xchange	20.03.2017
5.	Receivables Exchange of India Limited (RXIL)	The Managing Director & Chief Executive Officer, Receivables Exchange of India Limited (RXIL), 701-702, 7 th Floor, Supremus – E Wing, I-Think Techno Campus, Kanjurmarg East, Mumbai - 400042	TReDS system known as RXIL	17.05.2017 <u>Note:</u> The entity was granted approval to commence operations w.e.f 01.12.2016

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 Kohinoor Continental	Issuance of prepaid cards known as 'Go-Mumbai'	Revocation order issued on 05.04.2011 (25.08.2009)

		Andheri (East), Mumbai - 400 059		
2.	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	Prepaid Payment Instruments	Revocation order issued on 12.02.2020
3.	AGS Transact Technologies Ltd.	The Chairman & Managing Director, AGS Transact Technologies Ltd., 601-602, B-wing, Trade World Kamala City, Senapati Bapat Marg Lower Parel (W) Mumbai 400 013	Installation and operation of WLAs	Revocation order issued on 04.03.2021
4.	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	Revocation order issued on 04.03.2021
5.	GI Technology Private Limited	The Director, GI Technology Private Limited, No. C-9, 2 nd Floor, Left Wing, Thiru Vika Industrial Estate, Guindy, Chennai - 600032	Prepaid Payment Instruments Card known as 'I Cash'	Revocation order issued on 20.10.2022
6.	UAE Exchange Centre LLC, UAE	The Managing Director & CEO, UAE Exchange Centre LLC, P.O No. 13304, Building of Nassar Bin Abdul Latiff Naïf Street Deira, Dubai, U A E	MTSS- cross border in-bound service (customer to customer) known as “Xpress Money”	Revocation order issued on 10.10.2024

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	Money Transfer Service – cross border in-bound service	May 01, 2011

		Transfer (Ireland) Limited, Suite 404, 22/23, Pembroke Street Dublin 2, Republic of Ireland.	(customer to customer)	
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.	Prepaid 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.	Prepaid Payment instruments	January 01, 2014
4.	SREI Infrastructure Finance Ltd.	The Chief Executive Officer, SREI Infrastructure Finance Ltd., Vishwakarma, 86C Topsia Road (South) Kolkata- 700046	Installation and operation of WLAs	March 31, 2019
5.	Flytech Aviation Limited	The Chief Executive Officer Flytech Aviation Limited H.No 1-8-303/33, 3rd floor Nagam towers, opp. NTR circle Police lines, Minister Road, Secunderabad Telangana – 500 003	Prepaid Payment Instruments	June 30, 2019
6.	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	Prepaid Payment Instruments m-wallet known as 'Y-Pay Cash'	September 30, 2019

7.	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	Prepaid Payment Instruments known as 'MOM'	October 31, 2019
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	Prepaid Payment Instruments	June 30, 2020
9.	InCashMe Mobile Wallet Services Private Limited	The Chief Executive Officer, InCashMe Mobile Wallet Services Private Limited, InCashMe™ House, 5/B Suhasnagar Society, Behind Income Tax Department, Ashram Road, Ahmedabad, Gujarat – 380 009	Prepaid Payment Instruments	June 30, 2020
10.	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.	Prepaid Payment Instruments	December 31, 2021
11.	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	Prepaid Payment Instruments e-wallet known as 'Muthoot Money' and m-wallet known as 'Muthoot wallet'	December 31, 2021

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
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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	Prepaid 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	Prepaid Payment Instruments known as 'Citrus Cash'	April 19, 2017	Nil
4.	Beam Money Private Limited nee Suvidha 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.	Prepaid payment instruments known as 'Beam Money'	May 04, 2017	Nil
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.	Prepaid payment instruments known as 'Atom Wallet' and 'Aquapay'	July 4, 2017	Nil
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	Prepaid payment instruments known as 'Paymate Wallet'	August 23, 2017	Nil

		Floor, A- Wing, Sundervilla, SV Road Santacruz (W), Mumbai 400 054			
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	Prepaid Payment Instruments	February 20, 2018	The entity reapplied and was granted authorisation for Issuance and Operation of PPIs on May 4, 2021
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	Prepaid 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	Prepaid 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	Prepaid Payment Instruments (m-wallet) known as ‘MoboMoney’	August 28, 2018	Nil
13.	Tata Tele NXTGEN Solutions Limited (earlier MMP Mobi Wallet Payment Systems Limited)	The Chief Executive Officer, Tata Tele NXTGEN Solutions Ltd., 10 th Floor, Jeevan Bharati, 124,	Prepaid Payment Instruments known as ‘mRupee’	November 14, 2018	Nil

		Connaught Circus, New Delhi – 110001			
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	Prepaid Payment Instruments m-wallet known as 'SpeedPay'	March 30, 2019	Nil
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	Prepaid Payment Instruments	August 02, 2019	Nil
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	Prepaid Payment Instruments known as 'Vodafone M-pesa'	September 30, 2019	Nil
17.	Delhi Integrated Multi- Modal Transit System Limited	The Chief Executive Officer, Delhi Integrated Multi-Modal Transit System Limited, 1st floor, Maharana Pratap ISBT Building, Kashmere Gate, Delhi – 110 006	Prepaid Payment Instruments	July 10, 2020	Customers or merchants having a valid claim, if any, on Delhi 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
18.	DigitSecure India Private Limited	The Chief Executive Officer, DigitSecure India Private Limited, Plot No: 1303 and 1304, 4th Floor, Khanamet, Hitech City, Ayappa Society, Madhapur, Hyderabad - 500 081.	Prepaid Payment Instruments e-wallet known as 'HotRemit'	September 30, 2020	Customers or merchants having a valid claim, if any, on DigitSecure India Private 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 30.09.2023
19.	Kedia Infotech Ltd.	The Chief Executive Officer Kedia Infotech Ltd. 518, 5th Floor Swapnalok Complex S D Road Secunderabad 500 003	Prepaid Payment Instruments known as 'Etran Wallet'	September 30, 2020	Customers or merchants having a valid claim, if any, on Kedia Infotech Ltd., 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 30.09.2023
20.	Muthoot Finance Ltd.	The Managing Director, Muthoot Finance Ltd. 2nd Floor, Muthoot Chambers,	Installation and operation of WLAs	September 30, 2020	Nil

		Banerji Road, Kochi-682018, Kerala			
21.	Oxygen Services (India) Private Limited	The Chief Executive Officer, Oxygen Services (India) Private Limited, 36, 2 nd Floor, Gola Market, Behind Golcha Cinema, Daryaganj, New Delhi, Central Delhi, DL 110002 IN	Prepaid Payment Instruments known as 'Oxygen Wallets'	December 31, 2020	Customers or merchants having a valid claim, if any, on Oxygen Services (India) Private 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 31.12.2023
22.	Edenred (India) Private Limited – nee Accor Services Pvt. Ltd.	The Managing Director & Chief Executive Officer, Edenred (India) Private Ltd; Kalpataru Prime, Unit 3 & 4, Level 4, Road No. 16, Wagale Industrial Estate, Thane (West) – 400 604	Meal and gift paper vouchers, meal and cafeteria cards, gift cards. The products are mainly under the brand name 'Ticket/Ticket Restaurant/Ticket Compliments'	April 30, 2021	Customers or merchants having a valid claim, if any, on Edenred (India) Private 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 30.04.2024
23.	Fast Encash Money Transfer Services Ltd.	The Chief Executive Officer, 144, High Street	MTSS- cross border in-bound	March 31, 2023	Nil

		North, London E6 2HT	service (customer to customer)		
24.	Oxygen Services (India) Pvt Ltd	The Chief Executive Officer, Oxygen Services (India) Private Limited, 36, 2 nd Floor, Gola Market, Behind Golcha Cinema, Daryaganj, New Delhi, Central Delhi, DL 110002 IN	Bharat Bill Payment Operating Unit (BBPOU) under Bharat Bill Payment System (BBPS)	June 01, 2023	Nil
25.	Zomato Payments Private Limited	The Chief Executive Officer, T-19, Basement, Green Park Main, South Delhi Delhi, 110016	Online Payment Aggregator	July 05, 2024	Nil
26.	R360 Payment Services Private Limited	The Chief Executive Officer, R360 Payment Services Private Limited, Fortune Summit Business Park, 6 th Floor, Ward No.174, 6 th sector, HSR Layout, Roopena Agrahera, Bengaluru, Karnataka- 560068	Online Payment Aggregator- 'R360Pay'	November 25, 2024	Nil

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,	Prepaid 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

		Plot No. 16, 6th Floor, Udyog Vihar, Phase -4, Gurgaon Haryana – 122001.			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 Prepaid 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	Prepaid 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	Prepaid 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	Prepaid 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.

		Marg, Dhobi Talao, Mumbai 400 002			
6.	QwikCilver Solutions Pvt. Ltd.	The Chief Executive Officer, QwikCilver Solutions Pvt. Ltd., No.111, 1 st Floor, 'Brigade Manae Court', Industrial Layout, Koramangala, 5 th Block, Bangalore – 560 095	Prepaid Payment Instruments, Co- branded gift card known as 'Issued by QwikCilver'	26.05.2023	The entity has transferred its PPI business to Pine Labs Private Limited.
7.	Garagepreneurs Internet Private Limited	The Chief Executive Officer Garagepreneurs Internet Private Limited Unit No. 2D2, Second Floor, Fortune Central, Dr. B.N Saikia Road, Near Old Regional Passport Office, Guwahati, Beltola, Kamrup, Gmc, Assam, India, 781028.	Prepaid Payment Instruments known as 'slice'	03.12.2024	The entity has been amalgamated with North East Small Finance Bank Limited (NESFB).

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
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Date: July 03, 2025