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RESERVE BANK OF INDIA

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RBI releases Draft Guidelines for White Label Automated Teller Machines (WLAs)

The Reserve Bank of India today released on its website, the "[Draft Circular for Deployment of White Label Automated Teller Machines \(WLAs\)](#)". The Reserve Bank has sought views/comments on the draft circular from banks, authorised ATM network operators, non-bank entities and members of public.

The key features of the draft circular are:

1. Non-bank entities proposing to set up WLAs would have to make an application to the Reserve Bank for seeking authorisation under the Payment and Settlement Systems (PSS) Act, 2007. Such entities should have a minimum net worth of Rs. 100 crore at the time of making the application and on a continuing basis after issue of the requisite authorisation. Other guidelines for applying to the Reserve Bank for authorisation under the PSS Act are available at <http://rbidocs.rbi.org.in/rdocs/Publications/PDFs/86707.pdf>
2. Roles and responsibilities of the stakeholders as indicated at Annex 'B' (WLA Operator, Sponsor Bank, ATM Network Operators) are identified in the draft circular keeping in view various aspects, that is, cash management, ATM network membership and customer grievance redressal.
3. The general criteria for the non-bank entities that would be authorised under the PSS Act to own and operate WLAs are indicated at Annex- A

Views/Comments on the draft circular may be sent by March 06, 2012 to the Chief General Manager, Reserve Bank of India, Department of Payment & Settlement Systems, Central Office, 14h floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai -400001 or can be [emailed](#). Final circular will be issued soon thereafter.

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