

NPCI/2025-26/RuPay/036

To,
All Members (Debit Card Issuing Banks)

Sub: Implementation of Benefit Management System (BMS) for RuPay Debit Cards

Executive overview

RuPay is introducing the Benefit Management System (BMS), a centralized platform designed to streamline the management and delivery of benefits to customers utilizing digital payments.

What shall Benefit Management System (BMS) do:

- It shall act as a unified system to define and verify the eligibility of RuPay customers (cardholders) in real time for various rewards and benefits.
- It is designed to reward high-spending customers, and optimize the benefits based on customer spending patterns.
- It shall enable the management of Common Lounge Access benefit which shall be later extended to other benefits/offers.

Table 1: Effective date details

Date	Details
01 September 2025	Platform Go-Live Date
15 October 2025	Cardholder Lounge Access Start Date

All member banks are requested to make a note of this circular and onboard on Benefit Management System (BMS).

Type:

Circular

Product / Brand:

RuPay®

Category:

RuPay Debit Card – Platinum and Select

Member:

Issuer

Region:

Domestic

System:

Benefit Management System

Published:

19 August 2025

Effective:

15 October 2025

Reference:

NPCI/2024-25/RuPay/029

NPCI/2024-25/RuPay/030

Action:

- Issuer Onboarding
- Cardholder communication

Yours Sincerely,

SD/-

Kunal Kalawatia
Chief Products

Details

We refer to the various RuPay Steering Committee Meetings held previously and 23rd January '25 being the latest, where the proposal to shift the RuPay Common Lounge Access Program to a spends-based model via the Benefit Management System (BMS) was discussed.

Initially the introduction of the Benefit Management System (BMS) for RuPay shall enable the management of Common Lounge Access benefit which shall be later extended to other benefits/offers. Details of BMS are outlined in Annexure A. It shall be applicable for all RuPay Debit Card Issuers who have availed RuPay Common Lounge Program through NPCI. Any change shall be communicated to the members separately.

Related information

- *NPCI/2024-25/RuPay/029 RuPay Debit Platinum Card Program*
- *NPCI/2024-25/RuPay/030 RuPay Debit Select Card Program*

Questions

Issuers with questions about the information in this circular should contact NPCI Relationship Management team or RuPay Product team.

Annexure A

RuPay Benefit Management System (BMS) – Details

1. Timeline

Table 1: Timelines

Sr no.	Activity	Date/ Period
1	Platform Go-Live	1 st September 2025
2	Eligibility Period (Spends)	1 st July to 30 th September 2025
3	Lounge access period	15 th October 2025 – 14 th January 2026

2. Issuer Upload Deadline: 5th October 2025 via Ekam Portal (All necessary documents and templates shall be made available on Ekam Portal.)
 - a. Banks having ONUS transactions (which are not routed through NPCI) shall upload the eligibility card list / BINs data i.e. Bank shall upload the eligible card list considering the entire card spends (ONUS and OFFUS transaction spends) from their end. For these BINs / Banks, NPCI transaction data shall not be referred for the purpose of identification of the eligible card list.
 - b. Bank may upload exception BINs / Card data that should not be part of spends data for eligibility.
3. From next quarter onwards similar timelines shall be followed i.e. the spends based lounge program for the given quarter shall start from 15th of the following month. The deadline for the issuer to upload any exception card data shall be 5th of the following month. Examples for next two periods is mentioned below:

Table 2: Next period Examples

Sr no.	Activity	Period
1	Eligibility Second Period (Spends)	1 st October to 31 st December 2025
	Lounge access – Second period	15 th January – 14 th April 2026
2	Eligibility Third Period (Spends)	1 st January 2026 to 31 st March 2026
	Lounge access – Third period	15 th April 2026 – 14 th July 2026

- Unused benefits shall be lapsed once the lounge access period is over i.e. it will not be carried forward beyond each defined benefit period.
- Issuer banks shall be onboarded onto Benefit Management System (BMS) only upon execution of the legal agreement with NPCI.
- For debit platinum cardholders, lounge benefit shall be given only for banks onboarded on Benefit Management System (BMS).
- Banks, issuing RuPay Debit Select cards, who wish to onboard themselves on BMS later shall be allowed to do so. Till they are onboarded on BMS, the eligibility of one domestic lounge per quarter for debit select card (without spends criteria) shall be applicable as per existing circular.
- Only BINs on which the issuer banks have availed RuPay Common Lounge Program shall be enabled through BMS.
- For any exceptions/ deviations from standard offering, banks shall contact NPCI and obtain written confirmation.
- There shall be no change in lounge offerings or other benefits on feature cards. It shall continue as per existing arrangement.
- Issuing banks shall be responsible to communicate the lounge eligibility to their cardholders.
- Spends shall be considered of sale transaction only (after adjusting refunds, cashbacks and void transactions).
- NPCI will not be responsible for lounge unavailability if systems are down. Cardholder will not be provided lounge access in such cases as per the existing process.

Table 3: Quarterly Lounge Access Entitlement:

Card Variant	Minimum Quarterly Spends	Lounge Access Quota
Debit – Platinum	₹5,000	1 Domestic Lounge per Quarter
Debit – Select	₹5,000*	1 Domestic Lounge per Quarter

*Only applicable for banks onboarded on BMS

Importantly note that amount for over utilization of benefits shall be recovered from issuers as per the existing process. Refer to circulars NPCI/2024-25/RuPay/029 and NPCI/2024-25/RuPay/030.