

National Common Mobility Card (NCCM)

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Source: Press Information Bureau

Background

The **High level Committee on Deepening of Digital Payments (CDDP)** under the chairmanship of **Shri Nandan Nilekani** has, inter-alia, recommended that NCCM cards be usable at all transit locations. All new metro, and transit payments should be made interoperable through NCCM

Vision

The vision behind the introduction of this card is to have **interoperability, based on open standards**

Key highlights and Benefits of the card

- The National Common Mobility Card (NCCM) has been launched in India with the **tagline of 'One Nation One Card'** in March 2019.
- It is India's First Indigenously developed payment platform
- The Indigenous Automatic Fare Collection System based on One Nation One Card Model i.e. National Common Mobility Card (NCCM) is the first of its kind in India.
- The **NCCM card has 2 instruments on it** – a regular **debit card** which can be used at an ATM, and **a local wallet** (stored value account), which can be used for contactless payments, without the need to go back to the server or additional authentication. The wallet where money is stored is referred to as Global/Card wallet.
- It is also being mentioned that any refund pertaining to the transactions done using global/card wallet will be

credited in the replica of the wallet maintained at bank's end, which further can be added to Global/Card Wallet by the customer.

- As apprised by Ministry of Housing and Urban Affairs (MoHUA), the National Common Mobility Card is an **open loop card, which can be used for all local travel needs in the country.**
- **This is aimed at** low value payments for various segments e.g. Transit, Smart cities, Toll, Parking and other low value merchant payments, in addition to the normal day to day retail payments.
- India's First Indigenously Developed Payment Eco-system for transport consisting of NCMC Card, SWEEKAR (Swachalit Kiraya: Automatic Fare Collection System) and SWAGAT (Swachalit Gate) is based on NCMC Standards. These are bank issued cards on Debit/Credit/Prepaid card product platform
- The service area feature of this card supports operator specific applications, for example, monthly passes, season tickets, etc
- The NCMC Ecosystem offers the value proposition for customers as they need not to carry multiple cards for different usage. Further, the super quick contactless transactions will improve the seamless experience. For operators, NCMC ecosystem brings common standards for implementation without vendor lock-in.
- The NCMC will be implemented on a pilot basis in Mumbai's Brihanmumbai Electric Supply and Transport (BEST) buses.
- BEST will become the first public transport service to start this facility in the country.
- National Common Mobility Card (NCMC) standards, the interoperable transport card runs on RuPay and allows users to pay their bus fare, toll taxes, and parking charges. One can also do shopping and withdraw cash using the card.

