

RBI - Storage of Payment System Data (Data Localisation)

The Reserve Bank of India (RBI) has issued directions requiring that entire payment system data (end-to-end transaction data, including customer information) be stored only in systems located in India. The direction applies to payment system operators and entities in the payments ecosystem (payment gateways, processors, intermediaries). The objective is to preserve data integrity, support supervision, and ensure availability for investigations. RBI has issued clarifications and timelines for compliance.

Official / Authoritative source:

RBI FAQs and circular: <https://www.rbi.org.in/commonman/english/scripts/FAQs.aspx?Id=2995>