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Financial firms in last-minute rush to comply with Trai mandate on URLs

But most banks play down impact, say they do not send promotional links

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Most banks indicate they may not be impacted by the Telecom Regulatory Authority of India's (Trai's) mandate to block unregistered URLs and links, but financial institutions that send promotional messages are expected to face operational challenges.

These challenges include the need to whitelist every communication link,

coordinate with telecom operators, and update systems to ensure seamless customer communication after registration.

Starting September 1, Trai has mandated telecom firms to block messages containing unregistered URLs, over-the-top (OTT) links, Android Application Package (APKs), or call-back numbers. Financial institutions and other entities that haven't yet registered their

content with operators will see their messages blocked. Currently, only headers and templates are registered with telecom operators. But from September, telecom operators will review the content of messages and block or allow them based on registration status. India's largest private sector lender, HDFC Bank, has whitelisted its content according to the regulatory requirement, sources said. [Turn to Page 7](#) ▶

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This Trai directive is unlikely to impact HDFC Bank or its customers, according to sources. A banker at a private-sector bank said the Trai mandate applies to marketing content sent via SMS, typically containing links to websites or asking customers to download APKs. "Our SMSes are mostly alerts for customers, which do not include links. Additionally, our SMS service providers are aware of this regulation and are ensuring compliance," he said.

Experts indicated that financial institutions sending marketing content would face issues if they don't adhere to the guidelines by August 31.

"The primary challenge lies in the operational aspect of whitelisting every communication link and number used by Bajaj Allianz General Insurance. This requires meticulous coordination with telecom operators and swift updates to our systems to ensure seamless communication post-registration," said KV Dipu, senior president and head of operations & customer service, Bajaj Allianz.

He said though this was a complex task, particularly in

terms of integrating and managing these lists across various communication channels, "we see it as an opportunity to refine our processes and strengthen our communication framework".

"The key is to implement these changes without disrupting the customer experience. By working proactively with all stakeholders, we are confident we can overcome these challenges," he said.

An insurance executive said there could be delays in communication between banks, financial institutions, and their customers if the registration process isn't completed by the deadline. The process of registering and whitelisting messaging content might also introduce costs for telecom companies (telcos) telcos and businesses. Telcos may need to invest in technology and personnel, while businesses might incur fees for registration and compliance checks, he said.

Meanwhile, Rushabh Gandhi, managing director and chief executive officer of IndiaFirst Life, said, "All the content we send to our customers is distributed ledger technology-registered before it is sent. This is our default process."