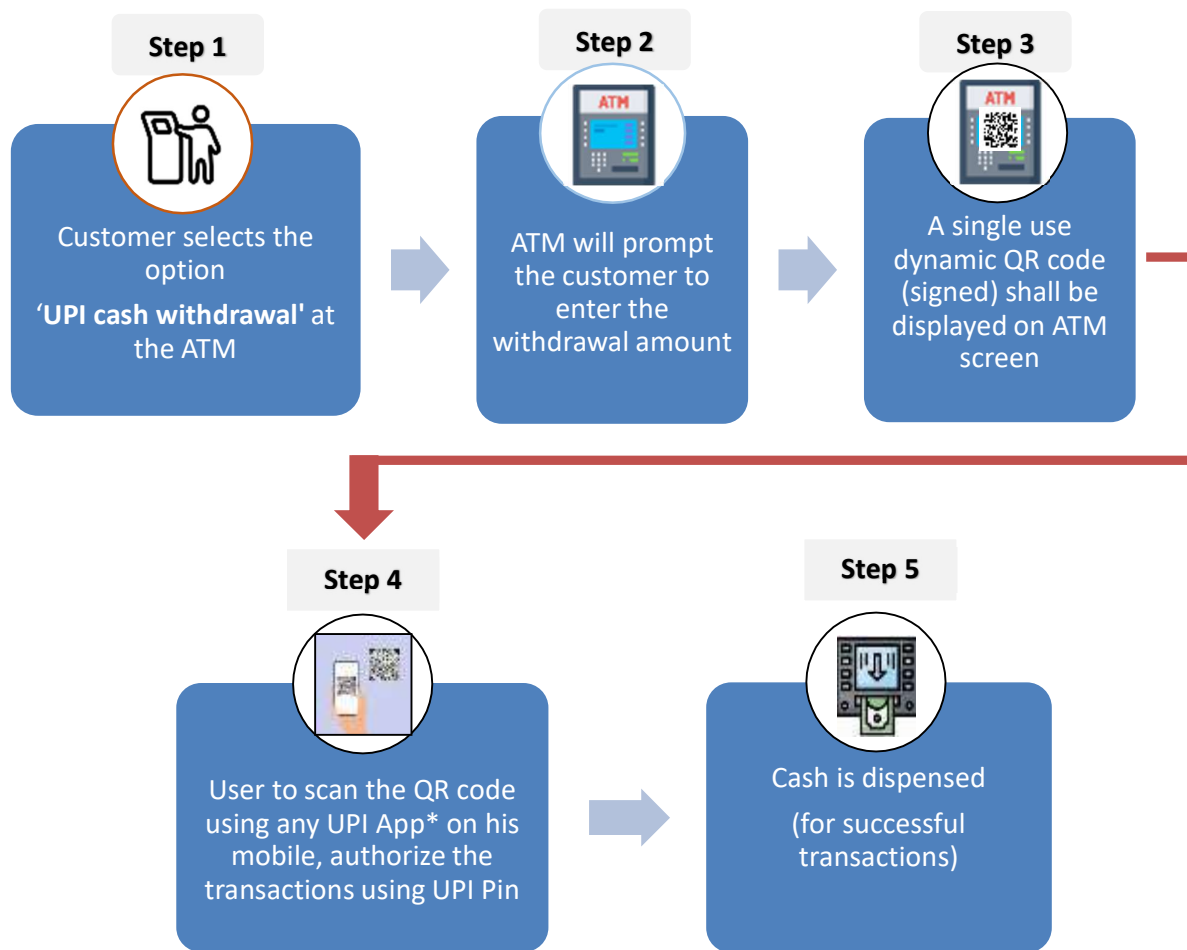


UPI-ATM Cash Withdrawal

UPI-ATM is an Interoperable Cardless Cash Withdrawal (ICCW) service that facilitates participating bank’s customers who are live on UPI, to withdraw cash from any participating banks’ ATMs (enabled for UPI-ATM) without using their card.

Once the customer selects the option ‘UPI cash withdrawal’ at the ATM, customer shall be prompted to enter the withdrawal amount. After entering the amount, a single use dynamic QR code (signed) shall be displayed on the ATM screen. Customer needs to scan the QR code using any UPI APP* and authorize the transaction with UPI PIN on the mobile (UPI APP) to get cash from the ATM.

Customer journey:



* UPI App which is enabled for UPI-ATM transactions.

Some of the main features of the UPI-ATM service are as follows:

- a) Interoperable
- b) Card-less Transaction
- c) Transaction limit is up to ₹10,000/- per transaction. It shall be part of the existing UPI per day limit and as per the limits set by Issuer Bank for UPI-ATM transactions.
- d) Convenience i.e. no need to carry card for ATM cash withdrawal.
- e) Can withdraw cash from multiple accounts using UPI APP

List of Banks/WLAOs and UPI APPs enabled for offering UPI-ATM services – UPI cash withdrawal

Sr. No	Bank Name	Issuer	Acquirer	UPI APP
1	BHIM UPI APP	-	-	Live
2	State Bank of India	Live	Pilot Live	Live
3	Bank of Baroda	Live	Live*	Live
4	City Union Bank	Live	Live*	Live
5	Union Bank of India	Live	Live*	Live
6	Indian Bank	Live	Live*	-
7	Yes Bank	Live	Live*	Live
8	Canara Bank	Live	Pilot Live	Live
9	Central Bank of India	Live	Pilot Live	Live
10	Bank of India	Live	Pilot Live	-
11	Utkarsh Small Finance Bank	Live	Pilot Live	Live
12	Punjab National Bank	Live	-	-
13	Punjab and Sind Bank	Live	-	-
14	UCO Bank	Live	-	-
15	Indusind Bank	Live	-	Live
16	HSBC	Live	-	-
17	Karur Vyasa Bank	Live	-	-
18	Federal Bank	Live	-	-
19	Ujjivan Small Finance Bank	Live	-	-
20	Equitas Small Finance Bank	Live	-	-
21	Suryoday Small Finance Bank	Live	-	-
22	Fincare Small Finance Bank	Live	-	-
23	Cosmos Bank	Live	-	-
24	GP Parsik Sahakari Bank Ltd	Live	-	-
25	Janata Sahakari Bank	Live	-	-
26	The Mehsana Urban Co-op Bank	Live	-	-
27	Andhra Pragathi Grameena Bank	Live	-	-
28	Andhra Pradesh Gramin Vikas Bank	Live	-	-
29	Chhattisgarh Gramin Bank	Live	-	-
30	Deccan Gramin Bank	Live	-	-
31	Uttarakhand Gramin Bank	Live	-	-
32	Saurashtra Gramin Bank	Live	-	-
33	Rajasthan Marudhara Gramin Bank	Live	-	-
34	Karnataka Vikash Gramin Bank	Live	-	-
35	Meghalaya Rural Bank	Live	-	-
36	Arunachal Pradesh Rural Bank	Live	-	-
37	Hitachi	NA	Pilot Live	-

* On ATMs enabled for UPI-ATM

Note: Customers of (Live) Issuer banks' can do card less cash withdrawal transaction using the UPI APP on UPI-ATM enabled ATMs of Acquirer Banks/WLAOs