

Circular: NPCI/2017-18/PD/004

August 10, 2017

To,

All RuPay Acquiring Member Banks

### Integration of Bharat QR with UPI credentials

Dear All,

As per the direction received from Reserve Bank of India in October 2016, NPCI and International card schemes jointly worked towards implementing common interoperable QR code based card payment solution namely "Bharat QR". Bharat QR was launched on 20<sup>th</sup> February, 2017.

Further, under the guidance of Indian Bank Association (IBA), NPCI had facilitated to integrate UPI credentials (Virtual Payment Address (VPA), Account + IFSC & Aadhaar number) as a part of Bharat QR standards.

In this regard, NPCI had released technical specifications (Merchant QR Code Specification V 4.0) to integrate UPI credentials in Bharat QR to all RuPay acquiring member banks on 18<sup>th</sup> May, 2017.

It may be noted that RuPay acquiring member banks have already started the development to integrate UPI credentials with Bharat QR and various banks are under certification with NPCI.

We request all RuPay acquiring member banks to comply with Merchant QR Code Specifications V 4.0 and ensure that all Bharat QR deployed post 15<sup>th</sup> Sep 2017 should contain UPI credentials.

Yours truly,

**Dilip Asbe**  
Chief Operating Officer