FAST FORWARD YOUR BUSINESS WITH US.

SUCCESS STORIES

**BHIM** ▶
*BHARAT INTERFACE FOR MONEY*

**UPI** ▶
*UNIFIED PAYMENT INTERFACE*
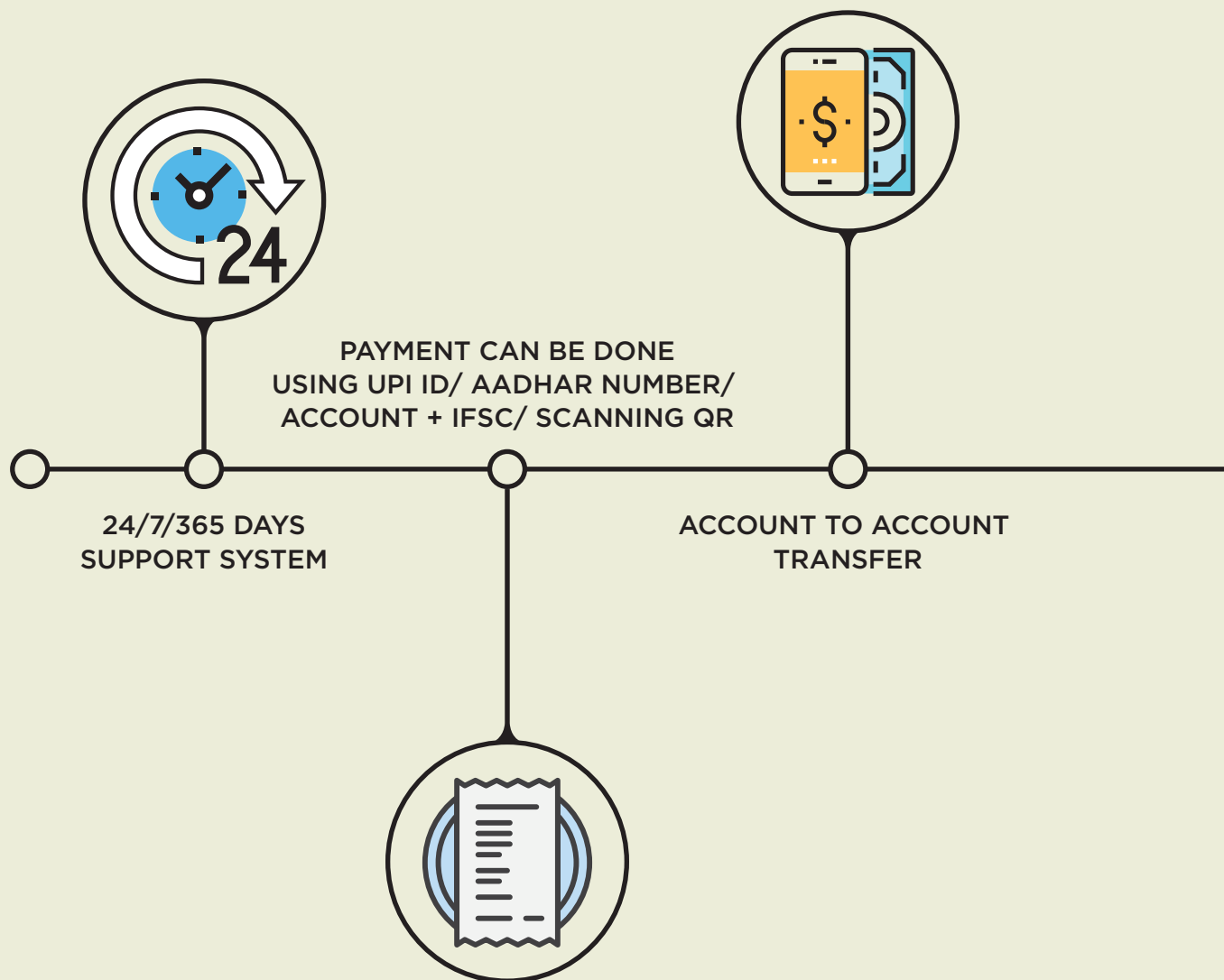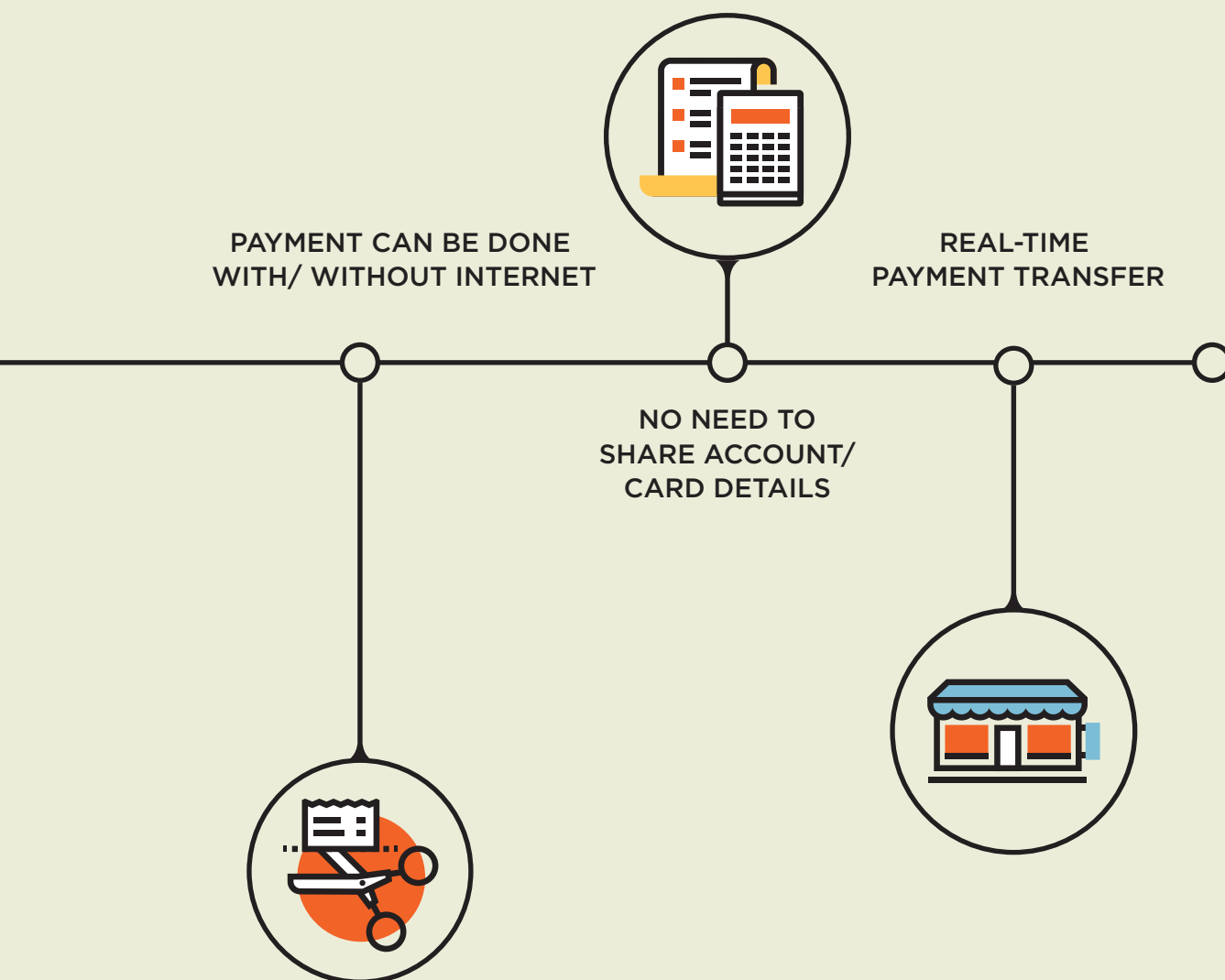
Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. It is available on all respective banking applications on Android and IOS platforms or via the BHIM application.

# HOW UPI OUTSCORES

**24/7/365 DAYS
SUPPORT SYSTEM**

**PAYMENT CAN BE DONE
USING UPI ID/ AADHAR NUMBER/
ACCOUNT + IFSC/ SCANNING QR**

**ACCOUNT TO ACCOUNT
TRANSFER**

# OTHER PAYMENT SYSTEMS?

PAYMENT CAN BE DONE
WITH/ WITHOUT INTERNET

REAL-TIME
PAYMENT TRANSFER

NO NEED TO
SHARE ACCOUNT/
CARD DETAILS

# ONE INTERFACE, NUMEROUS BENEFITS

BHIM (Bharat Interface for Money)/ UPI (Unified Payments Interface) powers multiple bank accounts into a single mobile application (of any bank) merging several banking features, seamless fund routing, and merchant payments into one hood.

• Transfer money 24/7/365

• Single mobile application for accessing different bank accounts

• Transfer money using UPI ID (no need to enter card details)

• Merchant payment with single application or in-app payments

• Supports multiple ways of payment, including QR code scan

• Simplified authentication using single click two-factor authentication

• UPI ID provides incremental security

• Supports various transaction types, including pay, collect, etc.

• Ease of raising complaints

No risk of storing sensitive data

No additional infrastructure required. Supports existing assets

Collect functionality lets merchant collect payments directly from the customers

Suitable for online and offline transactions

Product supports both smart and basic phone based customer with immediate credit in accounts

Solution available for all types of merchant needs including COD

In-app payments

**FOR MERCHANTS**

- Mobile banking registration (only if the mobile number of the customer is enabled with the issuer bank for SMS/ mobile alerts)
- One Time Password (OTP) generation
- Set/ Change PIN
- Check transaction status

# Non-financial transactions, fast-forwarded with BHIM/ UPI

Angel Broking® ARQ

CESC LIMITED

G GROFERS

indiamart

ISKCON

m.o.d
mad over donuts
Love at First Bite!

MAHANAGAR GAS

NEW INDIA ASSURANCE
The New India Assurance Co. Ltd

JET AIRWAYS

# OUR SUCCESS STORIES

Reliance RETAIL

RELIANCE
Energy

CL educate

SBI Life
INSURANCE
With Us, You're Sure

yatra

MAHAVITARANI
Maharashtra State Electricity Distribution Co. Ltd

croma
in-store | online | mobile

rechargeitnow
India's no.1 recharge site

# ONLINE PAYMENT

## SCAN AND PAY

- Scan QR code using UPI or BHIM App
- Verify the payment details and confirm and pay
- Click UPI option, dynamic QR code is generated and displayed
- Enter UPI PIN
- Open the payment page on the website
- Payment confirmation received on mobile and website

Merchant displays the QR code on the website which helps customers pay via Scan & Pay with a UPI application. Example – Mahanagar Gas website uses this solution.

## PAY VIA UPI ID

- UPI/ BHIM app prompts a notification on Mobile / handset
- Click notification and enter UPI PIN
- Click on UPI payment option and enter UPI ID
- Open the merchant website payment page and login using your credentials
- Payment confirmation received

Merchant sends a payment request to the user to complete the transaction using the customer's UPI ID. Example – IRCTC uses this solution to get paid.

Click on the UPI payments option by other UPI app

Merchant app / UPI compliant app then prompts the all-UPI app which is there in customer phone

Select any merchant APP/ UPI compliant app

# INTENT CALL SOLUTION

At checkout, the customers are prompted to choose the UPI apps from their phone to make the payment.
Example - Redbus

Customer clicks on one of the UPI app, enters the UPI PIN, and transaction is completed

Confirmation message received

Choose a product and then choose UPI as the payment mode

Enter UPI PIN and transaction is completed

Create new UPI ID or link existing UPI ID for further payment processing

Open the merchant application and choose UPI as payment mode

Payment confirmation and good deliveries message will be sent to user

# SDK SOLUTION

Provides users a solution to create a UPI ID or pay via existing UPI ID.
Example – UBER/ OLA use this service

Angel Broking® ⟩ ARQ™

### Introduction:

Angel Broking is a leading stock broking and wealth management firm, revolutionising the face of retail investing in India with a tech-edge. A 30-year-young company, we serve our clients pan-India with the agility of a start-up; offering an extensive range of financial solutions, aided by hi-tech digital technology. With many industry firsts, like, ARQ (our hyper intelligent investment engine), DKYC, trade in 1 hour, customer service on Twitter and Facebook, and worry-free investing, we are helping the investors of digital India to make informed and fruitful investment decisions with unprecedented convenience.

### Challenge:

To enable online payment for our customers, we had to either partner directly with the banks or with aggregators. The former option was tediously lengthy while the latter one was costly and created multiple hops, where customers would have to provide their user-ID and password multiple times, increasing the chances of dropped transactions.

### Solutions:

UPI gave us a parallel eco-system, connecting us with all the banks in a single go. Our customers can now transact simply from their mobile phones using one 4-digit UPI PIN, which is common for all their accounts; limiting transaction drops. Customers can sign in to UPI from Angel Broking App, where first-time registration takes just 10 seconds. UPI integrates smaller banks and also enables customers to conduct online transactions without net-banking. UPI has not only helped us to overcome all challenges but also upgraded mobility through more advanced technology and platform that is highly scalable.

### Payment collection via UPI:

Our customers can now invest their money via UPI through our app.

**Payment Flow:** Online Payment – SDK based solution on App

*"We have always been on the forefront to ensure advantages of latest technology reach retail investors; and now with introduction of UPI, we have further enhanced customer experience. The traction we see on the growth of revenue from mobile is phenomenal. UPI has taken the ease of transacting for our customers to the next level helping us give a seamless experience and fuel faster business growth"*

## Mr. Santanu Syam
COO - Angel Broking

### Introduction:

CESC is India's first fully-integrated electrical utility company and they have been on an epic ride ever since 1899 in generating and distributing power in Kolkata and Howrah. They have private participation in generation, transmission and distribution of electrical power. They are the sole distributor of electricity within an area of 567 sq. km of Kolkata & Howrah, and serve 3.1 million consumers which include domestic, industrial and commercial users.

### Challenge:

CESC Limited faced a challenge of continuously increasing the number of cash offices to keep pace with the growth in its consumer base, so as to avoid long queues. However, keeping consumer convenience in mind, CESC was a first-mover in introducing digital & other alternative payment modes. Further, CESC focuses highly on customer-centricity and always wants to give its consumers the maximum number of options for digital payments of their electricity bills and that is where they wanted to introduce yet another feather in the cap by implementing UPI.

### Solutions:

CESC Limited opted for UPI on web and mobile app, which provides best security and swift mode of payments for consumers. It facilitated a higher success rate in completion of transactions securely in minimum possible time as the consumer does not need to share his card details while making online bill payments.

### Payment collection via UPI:

UPI is implemented for bill payments on their website and app through Bill Desk Gateway.

**Payment Flow:** Online Payment – Pay via UPI ID and SCAN & PAY

*"We at CESC Limited have always believed and worked towards providing better and new options to our consumers, ensuring ease and convenience in making digital transactions. UPI offered by NPCI is a great option as it has huge coverage and provides a convenient, seamless, and safe digital platform to our consumers."*

## Mr. Amitava Shome
General Manager (Customer Relations) – CESC Limited

**Cinépolis**

### Introduction:

Cinepolis India Pvt. Ltd. operates a chain of multiplexes in India. It operates screens under the brand names of Cinepolis, Cinepolis VIP, and Fun Cinemas. The company was incorporated in 2007 and is based in Gurgaon, India. It has operations in Delhi, Mumbai, Bengaluru, Hyderabad, Ahmedabad, Pune, Chandigarh, Lucknow, Surat, Jaipur, Bhopal, Patna, Thane, Vijayawada, Vadodara, Amritsar, Ludhiana, Bhatinda, Ambala, Panipat, Ghaziabad, Mangalore, Hubli, Kota, Gwalior, Coimbatore, Khanna, Dibrugarh, Ghaziabad, Ranchi, and Guwahati. Cinepolis India Pvt. Ltd. operates as a subsidiary of Cinepolis de Mexico.

### Challenge:

Cinepolis was looking to provide fastest payment options on both online and offline ticket sales. Cinepolis required a quick payment option to avoid block of inventory for long at the same time it is protected to avoid fraud. Cinepolis confronted challenges in handling cash at counters and long queues.

### Solutions:

Cinepolis found UPI as the best suitable option to manage online quick booking of movie tickets and helped to unblock inventory during transaction time, effectively managing inventory better. Similarly, UPI Offline payment option at counters reduced long queues by reducing transactions time for each customer. UPI Offline assisted to reduce cash transactions at the booking counters.

### Payment collection via UPI:

UPI is implemented for online ticket purchases on website and app through Web Collect.

"UPI has been a game changer for the multiplex industry and has boosted our revenue collection channel with its seamless payment collection process. All transactions for UPI are carried through CC Avenue. This has also reduced the cost of transactions and along with a quicker checkout experience. We have introduced UPI across all locations of Cinepolis and there has been a surge in consumer engagement through this platform."

**Mr. Devang Sampat**
Director - Strategic Initiatives India, Cinepolis
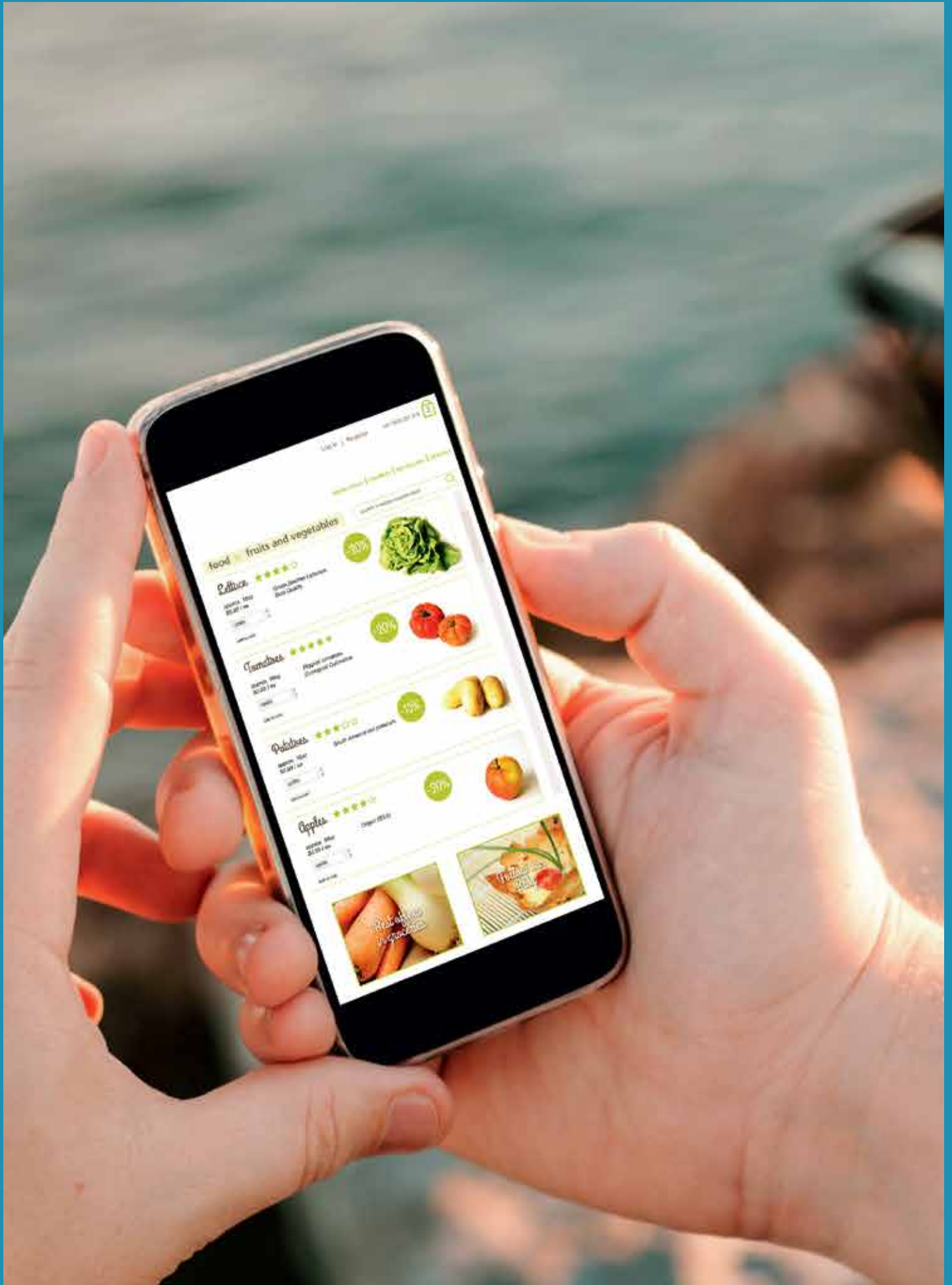
GROFERS

### Introduction:

Grofers is a low-price online supermarket that gets products across categories like grocery, fruits & vegetables, beauty & wellness, household care, baby care, pet care, and meats & seafood, delivered to your doorstep.

Products from leading brands including Patanjali, Aashirvaad, Saffola, Fortune, Nestle, Amul, Mother Dairy, Pepsi, Colgate, Dabur, Surf Excel, Maggi, Vim, Haldiram's, and Pampers are available on the platform. We guarantee the lowest prices on all our items. Also, we work directly with farmers to deliver fresh fruits & vegetables straight from the farms to our customers' doorsteps.

Our services are available in 25 cities across India: Agra, Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Delhi, Gurgaon, Hyderabad, Indore, Jaipur, Kanpur, Kochi, Kolkata, Lucknow, Ludhiana, Nagpur, Noida, Madurai, Mumbai, Pune, Ranchi, Surat, and Vadodara.

### Challenge:

Being an online grocery platform, we have continuously benefited with developments in online payments. In UPI, we see the next revolution in digital payments in India. We believe UPI would take over from Net Banking as a preferred payment channel and missing out on it was not an option.

### Solutions:

Integration of UPI helps minimise the time spent on checkout, reducing the number of steps involved in the payment. Customers can pay via available apps supported by UPI and the amount will be directly debited from their linked bank accounts. Completion of purchases would be seamless & secure.

### Payment collection via UPI:

UPI payment will reflect on the checkout page on the app. Implemented for online purchases on our app through App Intent.

**Payment Flow:** Online Payment – App Intent

"We have seen higher retention amongst users who pay via the online option. UPI would help us in driving that further along with enabling easier payments for our users."

**Mr. Prashant Verma**
Vice President - Marketing

**Introduction:**

Haptik was born out of a thesis that chat or messaging will rule the 21st century smartphone world. It is the most significant shift in interfaces since the change from command line to GUI. Haptik started in 2013 on platform of AI and chatbots, exploding today. As pioneers in the space, Haptik leads in bringing paradigm shift in customer experience and ease to use services.

**Challenge:**

Haptik being a chat or messaging platform to resolve all customer queries needed a solution which is not only hassle-free but is simple to make a payment with authentication. Haptik also wanted a solution which is used by the mass population and has an accessible spectrum for easy adoption.

**Solutions:**

Haptik is using UPI Payment solution on app. It enables customers to use UPI and make a payment from any UPI app using intent solution and thereby offering a solution that is easy for the customer. Customer needs to authorise payment with PIN from any UPI app to make payment.

**Payment collection via UPI:**

UPI/ BHIM is implemented for payments on App through Web Collect.

**Payment Flow:** Online Payment - Pay via UPI ID

*"Since enabling UPI with PhonePe, we have seen a 30% jump in transactions driven through the simplicity of the interface. It was definitely a much-needed payment vehicle for mass India, and we look forward to enabling continued growth."*

**Mr. Aakrit Vaish**
CEO, Haptik

### Introduction:

Indiamart is India's largest online marketplace, connecting buyers with suppliers. The online channel focuses on providing a platform to SMEs, large enterprises, as well as individuals.

Founded in 1996, the company's mission is '**to make doing business easy**'. Keeping this mission in mind, we come up with appropriate initiatives from time to time.

### Challenge:

At Indiamart, as most of the consumers are young, we want to give maximum modes of digital payments and require the consumers not to undergo multiple preliminary steps for registration.

### Solutions:

So Indiamart adopted UPI payment platform as the seamless mode of payment as a disruptive technology coming from the Indian Saddles which would enable and empower retail digital payments; and has a remarkable edge over other modes of payment.

### Payment collection via UPI:

UPI/ BHIM is implemented for payments on Website through Web Collect.

**Payment Flow:** Online Payment – UPI ID

**"UPI has become a popular mode of payment in the last few months. Due to its ease and convenience, we have seen a surge in the adoption of the platform. UPI has emerged as an incredible alternative for businesses post demonetisation. We have implemented the same on our payment gateway and have witnessed a M-o-M increase in adoption of the same. We have witnessed that a lot of recurring transactions have moved to UPI as it is instant and hassle-free."**

## Mr. Harsh Vardhan Masta
### Director - Pay with Indiamart

croma
in-store I online I mobile

## Introduction:

Croma is a chain of multi-brand digital gadgets and home electronics retail stores in India run by Infiniti Retail Limited, a 100% subsidiary of Tata Sons. Launched in October 2006, the chain now has 98 outlets across 19 major cities of India. Croma sells over 6000 products in the stores from 5 lead categories namely home appliances, entertainment, IT products, digital imaging, and communication gadgets. Croma came in with a strong intent to help consumers in their buying process. This is aptly expressed in the brand's tagline - "We help you buy". The pillars on which this promise stands are knowledgeable and helpful staff, wide range of brands and products, post-sale service assurance, and International shopping experience. With this intent to delight customers all along, Croma launched its own label of products in 2008. The objective of creating a range of own label products was to offer customers products that are not just superior in functionality and features but also in aesthetics and style; all this at a price not pinching the pocket. The brand Croma stands for – Life, More Beautiful; the promise is based not just on the beauty in the way they look but also the value they offer to a customer's life. The range is a perfect fit, for those who desire a completely feature-packed and quality product without being married to any specific brand. With its own eCommerce website – www.croma.com and its mobile App, Croma is now able to achieve online-offline synergies making it the first retailer in India to provide a truly seamless 'Omni' shopping experience to its customers.

## Challenge:

Croma faces challenge at payment counters due to long queues during rush hours. Croma also wanted to ensure customers card data online should be handled securely when they make payment on web and in-store.

## Solutions:

Croma opted for UPI as a payment option on web and in-store. UPI assisted to reduce long queues by faster mode of payment. Further, UPI helped to secure payments received as customer doesn't need to share his card details while making online or offline purchases. Customers are now delighted to complete their purchases with seamless and secured payment option offered by UPI.

## Payment collection via UPI:

UPI is implemented for online purchases on their website and app through Web Collect.

"Adding new digital payment options to our customers allows them the flexibility to choose their preferred payment mode. We expect UPI to become a popular choice for our customers due to its simple interface and secure integrations. All that the customers have to do for purchasing their favourite electronics products on croma.com through UPI is to provide their UPI ID and then enter their UPI mPin in the secure mobile app of their trusted Bank's Mobile App. Customers can now easily make payments without worrying about having to share their card or bank account details with any website. As an extension of the convenience, choice and trust that Croma, a Tata Group company, has represented for years, the introduction of Pay by UPI facility fits into our strategy perfectly."

**Mr. Maneesh Mittal**
Head of Ecommerce & Big Data, Croma
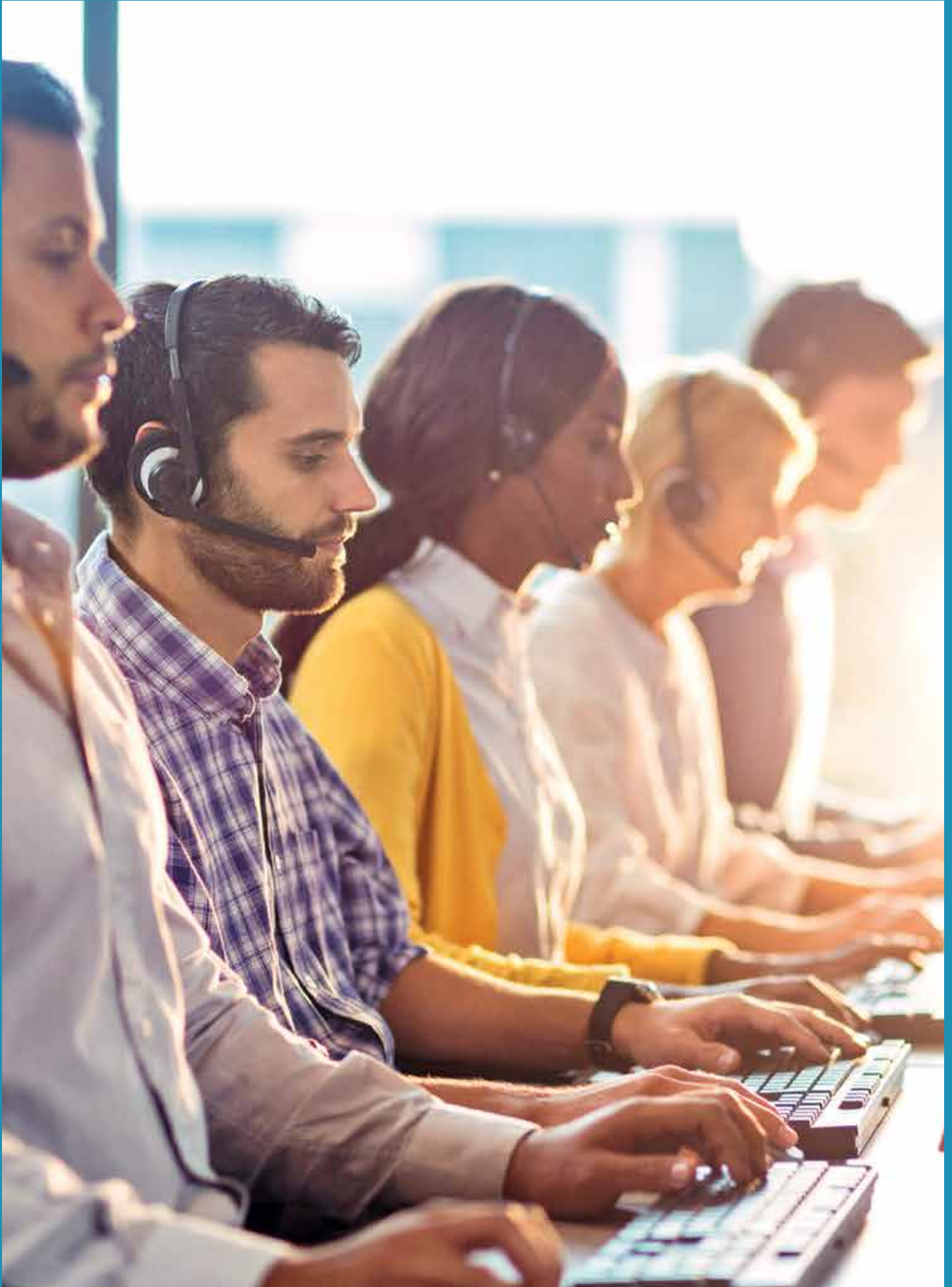
# Justdial®

### Introduction:

Justdial's search service bridges the gap between the users and businesses by helping users find relevant providers of products and services quickly, while helping businesses listed in Justdial's database to market their offerings.

Justdial has also initiated its 'Search Plus' services for the users. These services are aimed at making several day-to-day tasks conveniently actionable and accessible to the users. With this step, Justdial is transitioning from being purely a provider of local search and related information to being an enabler of such transactions. Justdial intends to provide an online platform to thousands of SMEs to get them discovered and transacted.

Users can book tickets on Justdial platform for movies, flights, train, and bus. Also hotel reservation, order flowers, vehicle insurance online, bill payments, and recharges and much more.

### Challenge:

Justdial was looking for a more secure and user-friendly payment option which could be simple and does not involve the hassles entering card details of multiple bank accounts every time.

### Solutions:

Justdial opted for UPI as the system works in the same way that you would ordinarily pay using a credit or debit card, or internet banking; although the UPI system is a seamless payment option using UPI ID. This will enable individual customers with a bank account and smartphone to make digital payments at merchant outlets.

### Payment collection via UPI:

We implemented UPI mode of payment across our website www.justdial.com and JD mobile app on Android and IOS using Web Collect.

**Payment Flow:** Online Payment - Pay via UPI ID

"We discovered UPI payment option in which customer only needs to remember one VPA (virtual private address) which is as simple as an email address. Using one VPA account, user can make seamless payment through any bank account. Customers can make the payment securely through their UPI-enabled banking apps or BHIM app."

## Mr. Divyesh Jain
(Vice President – Finance & Accounts)

### Introduction:

Mahanagar Gas Limited (MGL) is one of India's leading natural gas distribution companies. Established on 8th May, 1995, MGL is a joint venture between GAIL (India) Ltd and BGAPH (a subsidiary of Royal Dutch Shell Plc)

### Challenge:

As a leading natural gas distribution company in Mumbai, the client has a humongous database of 0.9 million households for which they wanted the bill payments to be simpler and easier for their customers. The challenge was to change the mindset of the customers from cash payments to moving digital.

### Solutions:

MGL wanted a solution to be based on a QR code on the physical bill copy which will ease their customers to scan & pay at their convenience. MGL was quick to acknowledge a dynamic QR code on the bill which will give their customers to scan & pay the bill amount without going online on their website or app. MGL also provided UPI-based payments for their entire customer base to pay bills online on their website and app through the Virtual Payment Address Collect and Dynamic Web QR.

### Payment collection via UPI:

UPI is implemented for bill payments on Website and App via Web Collect and Web QR or Dynamic QR printed on the bill.

"As a company we have adopted to changing needs to match the customer's thought process and have introduced multiple options under the Digital payment mechanism in across all our categories of PNG & CNG users. Most of the Banks have gone live with UPI / BHIM and have introduced the QR code based method of payment option for PNG. The ease of working under UPI brings forth a seamless payment process enabling a good customer experience. We are sure this will make the payment process enjoyable for both the customers and the company."

## Mr. Ramesh Narayanan
Asst Vice President, Mahanagar Gas Ltd

### Introduction:

Maharashtra State Electricity Distribution Company Limited or MSEDCL is a public sector undertaking (PSU) controlled by the Government of Maharashtra. It is the second-largest electricity distribution utility in the world after State Grid Corporation of China (SGCC). MahaDiscom distributes electricity to entire Maharashtra state except some parts of Mumbai city.

MahaDiscom is responsible for distribution of electricity throughout the state by buying power from either MahaGenco, Captive Power Plants, or from other State Electricity Boards and Private sector power generation companies. The 'MSEB Holding Company' was created to hold all the stakes in these three companies.

### Challenge:

MSEDCL supplies electricity to a staggering 2.2 crore consumers across the categories in Maharashtra. There are about 1,62,61,420 Residential, 36,67,883 Agricultural, 15,69,043 Commercial, 4,38,366 Industrial and 1,29,661 other consumers in Mahavitaran.

### Solutions:

MSEDCL chose UPI as solution to reduce long queues at cash counters as it enables them to pay online without using debit/ credit cards. Also, this helped resolve issue-related cash handling and reconciliation. With UPI as payment option online, they were successful in promoting digital payments.

### Payment collection via UPI:

UPI is implemented for bill payments on Website and App through Web Collect and Web QR.

**"By virtue of most banks being live with UPI, its vast user base has added an additional boost to our revenue collection channel for MSEDCL."**

## Mr. Milind Mahajan
General Manager (F&A) Corporate Finance, MSEDCL

**NEW INDIA ASSURANCE**
दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd
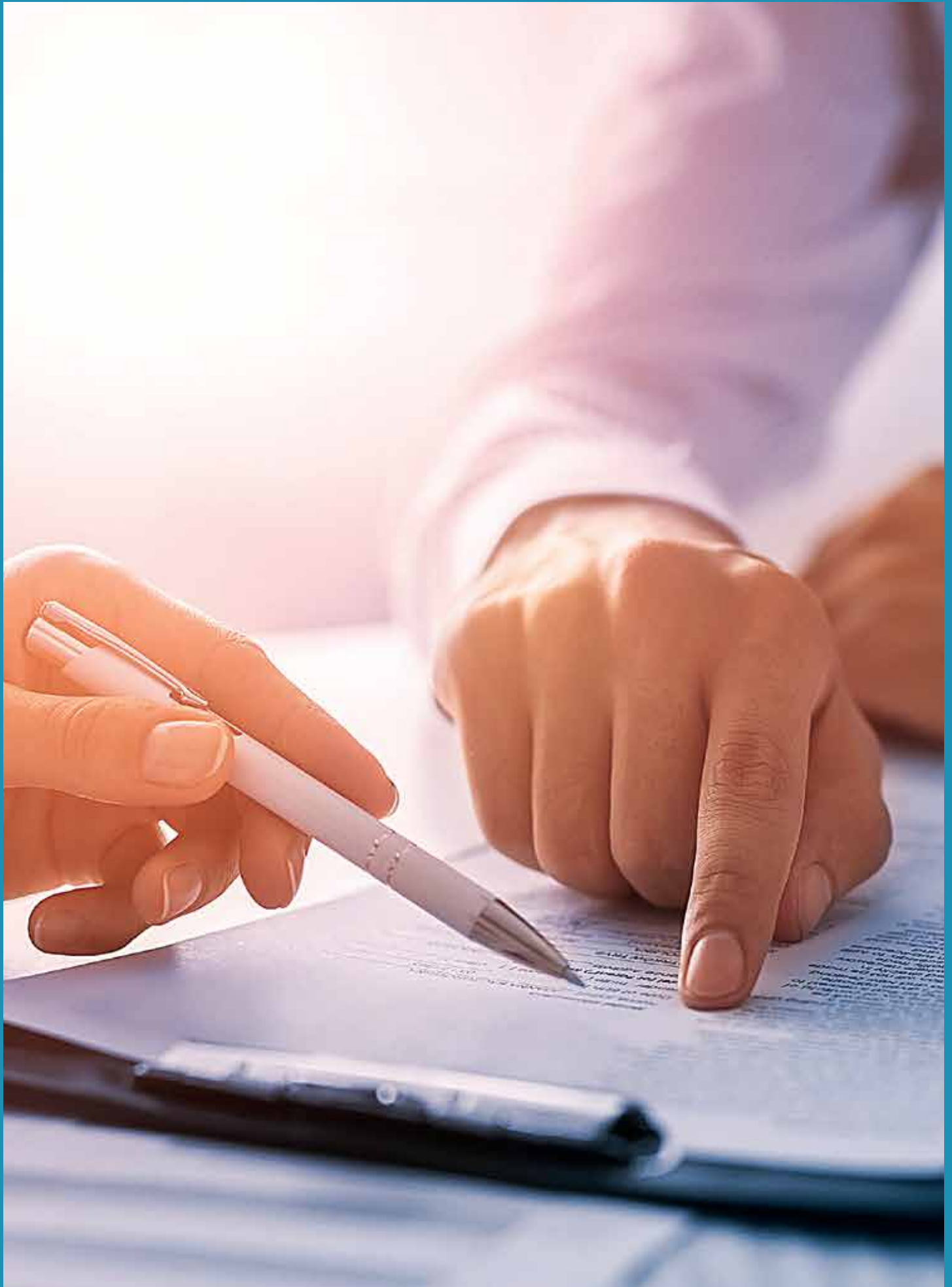
### Introduction:

New India Assurance Co. Ltd, founded by Sir Dorabji Tata in 1919, a 100% Government-owned Multinational General Insurance Company, today operates in 28 countries, headquartered at Mumbai, India. They have been market leaders in India in non-life business for more than 40 years. They are the only direct insurer in India rated A- (Excellent) by AM BEST Company since 2007. They have been rated AAA/Stable by CRISIL since 2014, indicating that the Company has the highest degree of financial strength to honour its policyholder's obligations. They have been leading the market, apart from premium, in reserves and net worth for many years.

### Challenge:

New India Assurance wanted to promote digital payments for their customers. New India Assurance also wanted their customers to have multiple payments methods for making premium payments.

### Solutions:

New India Assurance found UPI as the best payment method in comparison to the traditional modes of payments. UPI helped New India Assurance to engage customers without credit/ debit card to use simple and easy mode of payment via UPI.

### Payment collection via UPI:

UPI is implemented for online premium payments on Website and App through Web Collect and Web QR.

**Payment Flow:** Pay via UPI ID and SCAN & PAY

"We thank National Payment Corporation of India (NPCI) for the innovative efforts to enable easy-to-use facilities like UPI (Unified Payment Interface). We have provided the UPI facility to our customers through BHIM for the online quick renewal of our insurance policies and the feedback is very good. We have observed that the Online Insurance business has increased in recent months due to the ease of access and utility tools like UPI."

## Mr. Mohd Zafir Alam
General Manager

rechargeitnow
India's no.1 recharge site
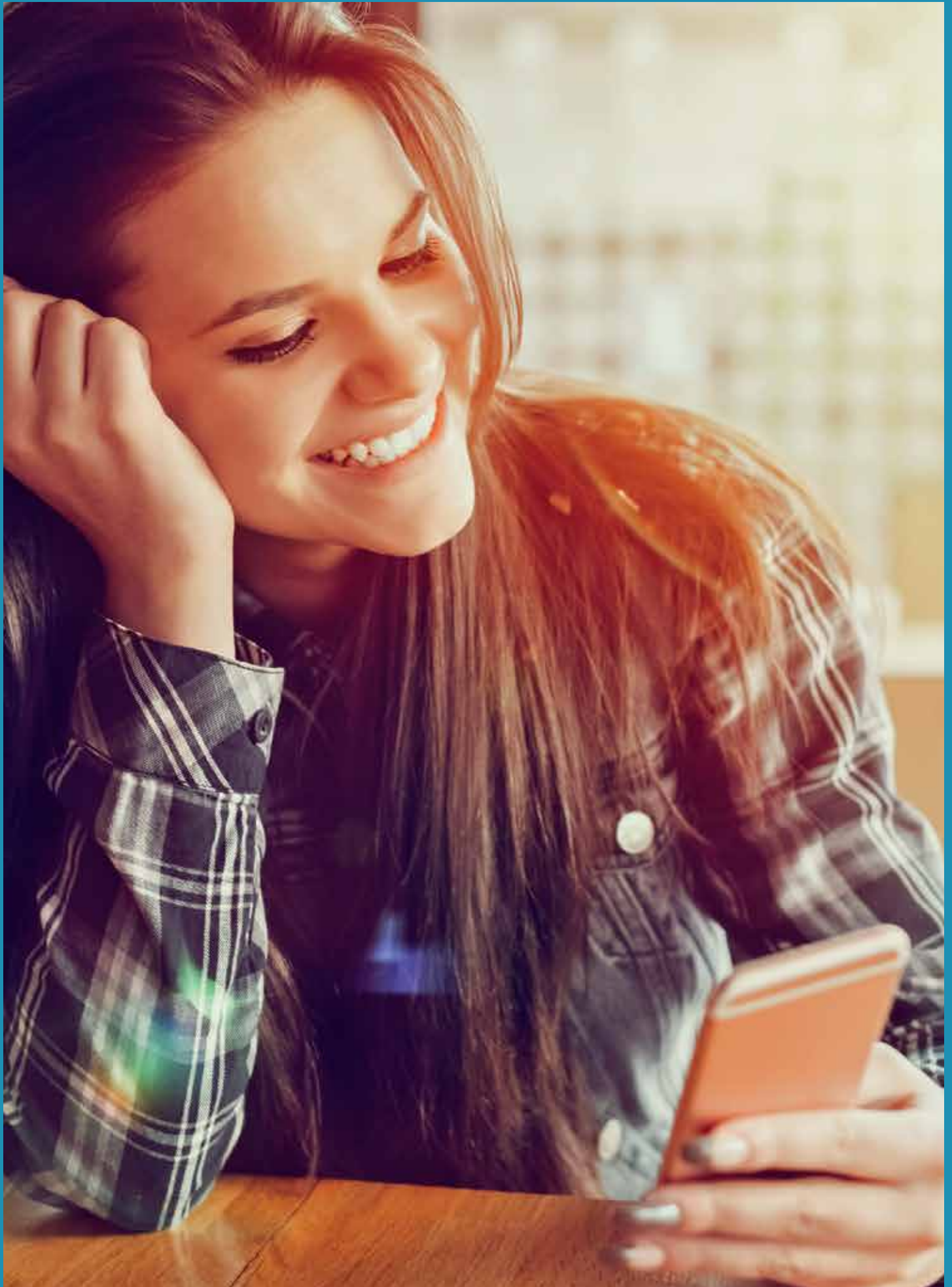
### Introduction:

RechargeItNow.com is India's No. 1 recharge & bill payment site that delivers next generation instant online pre-paid recharge and mobile bill payment solutions to end-users.

Conceived to deliver a simplified recharge experience online, RechargeItNow has been the frontrunner in this domain. It has secured direct relationships with service providers and has singularly focused on investing in developing a strong technical backbone to make the recharge and bill pay experience reliable, secure, intuitive, and seamless for the end-user.

The services offered have been developed and scrubbed to ensure 24/7 availability at no extra cost to the end-user so that the user can transact securely from any location at his convenience.

### Challenge:

RechargeItNow wanted fastest payment options on online recharge as generic payment modes used were not giving better success rates. Safety and security was the priority and they wanted to provide better secured solutions for online payments for it's customers. RechargeItNow required quick payment option to avoid to avoid risk of fraud and wanted to give seamless payment option.

### Solutions:

To provide best digital payments option with better security for consumers, they opted for UPI Online Payment. It facilitated them to have higher success rates in completion of transactions in minimum possible time. Also, in order to make payments securely, UPI allows to complete transactions without input of card credentials by consumers.

### Payment collection via UPI/ BHIM:

RechargeItNow customers can make payment via UPI/ BHIM on their website and App through Web Collect.

"RechargeItNow is a pioneer and tech leader in providing online recharges and bill payment services for all mobile and DTH operators in India. RechargeItNow has become the first recharge provider to integrate UPI, as another payment option. UPI provides much better ease, fully-secured i.e. customer don't need to enter the card/ bank details on our website or payment gateway site, and avoids additional network hops. We expect UPI to improve our conversions and volume through enhanced user experience."

**Mr. Shailendra Gupta**
CTO & VP-Business Development

# rediff.com

### Introduction:

Rediff Shopping, a subsidiary of the renowned news and entertainment portal Rediff.com, proudly debuted in 2001 as the first platform for online shopping in India, and has since maintained its status amongst the largest online shopping website in the country. Rediff.com is India's biggest online shopping website. Rediff Shopping online is focused to provide its customers with a flawless shopping experience right from the moment you log in till the time a product reaches your doorstep

### Challenge:

Rediff wanted to initiate innovative online payment option for their customers which is secured and safe. All the traditional payment options were usually available at all shopping sites and face similar challenges like fraud and security. With the new innovative online payment method, they wanted customers to have the best experience in making payment digitally.

### Solutions:

Rediff opted for UPI as the system works in the same way that customers would ordinarily pay using a credit or debit card, internet banking although the UPI system is a seamless payment option using VPA or Scanning QR code. This will enable individual customers with a bank account and smartphone to make digital payments at merchant outlets.

### Payment collection via UPI:

UPI/ BHIM is implemented for payments on Website and App through Web Collect and Web QR.

**Payment Flow:** Online Payment - UPI ID & Scan & Pay

"We are quite excited and happy introducing UPI payment for all our Rediff.com customers. UPI's seamless integration and increasing customer base would certainly help us better the prepaid payment ratios and success rates."

**Mr. Sumit Rajwade**
Vice President - Rediff.com

**RELIANCE**
Energy

### Introduction:

Reliance Energy, a part of Reliance Infrastructure, has been in the field of power distribution for 9 decades, with a network that spans over 400 sq. kms catering to the electricity needs of over 2.9 million customers today. The area in Suburban Mumbai served by Reliance Energy is from Bandra to Bhayander on the western side, and Sion to Mankhurd on the eastern side.

Reliance Infrastructure has a presence in almost every infrastructure space, including roads, highways, metro rails, airports and specialty real estate. In addition to being part of the Reliance ADA Group, Reliance Infra is one of India's fastest growing companies in the infrastructure sector and the leading utility company in the country, with a presence across the value chain of electricity business from generation, transmission and distribution & trading of electricity to constructing power plants as EPC partners.

### Challenge:

Reliance Energy being a consumer-centric company wanted to give maximum modes of digital payment to consumers. Generic payment modes used was not giving a better success rate. Safety and security was the priority and they wanted to provide better secured solutions for online payments by consumers.

### Solutions:

To provide best digital payments option with better security for consumers, they opted for UPI Online Payment. It facilitated them to have a higher success rate in completion of transactions in minimum possible time. Also, in order to make payments secure, UPI allows to complete a transaction without input of card credentials by consumers.

### Payment collection via UPI:

UPI is implemented for bill payments on their Website and App through Web Collect and Web QR.

"UPI has been a breakthrough payment option offered by NPCI. We would like to congratulate and thank them for coming up with such an innovative but secure payment option, which has made payments as simple as sending an email. The support offered by NPCI to Reliance Energy, to proliferate this mode of payment has been extremely helpful & rewarding."

**Mr. Debasish Banerjee**
CEO, Reliance Energy

## Reliance RETAIL

### Introduction:

Reliance Retail is the retail initiative of the group and is central to our consumer-facing businesses. It has, in a short time, forced strong and enduring bonds with millions of consumers by providing them unlimited choice, outstanding value proposition, superior quality, and unmatched experience across all its stores.

Reliance Retail operates as Reliance Fresh, Reliance Smart, Reliance Market stores, Reliance Digital, Reliance Digital Express Mini stores, Reliance Trends, Reliance Footprint, and Reliance Jewel stores, in addition to a large number of partner brand stores across the country.

### Challenge:

Reliance Retail wanted to initiate innovative offline payment option for their customers which is secured and safe. All traditional payment options were usually available at retail outlets and face similar challenges like long queues, fraud, and security. With the new innovative offline payment method, they wanted customers to have the best experience in making payment digitally.

### Solutions:

Reliance Retails opted for UPI as the system works in the same way that you would ordinarily pay using a credit or debit card, although the UPI system maintains a contactless connection. UPI is compatible with PoS machines for processing the payment. After the amount has been entered, the machine generates a QR code that must be scanned by the customer using BHIM or any UPI-based app. This will enable individual customers with a bank account and smartphone to make digital payments at any merchant with a compatible PoS machine.

### Payment collection via UPI:

UPI is implemented for in-store purchases via Dynamic QR on POS.

"Reliance Retail is India's largest retailer and is patronised by millions of customers. Reliance Retail is happy to be the first organised retailer in the country to introduce this additional convenience and choice of digital transaction for customers through UPI app-based payment facility at over 200 stores comprising Reliance Fresh, Reliance Smart, Reliance Digital, and others in Mumbai. Progressively, the facility will be rolled-out to other Reliance Retail stores across the country. This spirited initiative will further enhance the digital transaction ecosystem in the country."

**Mr. V Subramaniam**
Director, Reliance Retail

**SBI Life**
I N S U R A N C E
With Us, You're Sure

### Introduction:

SBI Life is one of the leading Life Insurance companies in India. They are a joint venture between India's largest bank, State Bank of India, and the leading global insurance company, BNP Paribas Cardif. State Bank Group has an unrivalled strength of over 23,000 branches across the country, making it the largest banking group in India. With 198 foreign offices in 37 countries, SBI is truly an Indian multinational.

It also features in the Fortune Global 500 list of the world's biggest corporations.

### Challenge:

SBI Life Insurance is a leading insurance company that wanted to promote digital payments for all their customers. SBI Life Insurance also wanted customers to have various payment options as they wanted to unlock all type of customers using payment options other than cards.

### Solutions:

SBI Life Insurance found UPI as the best payment option apart from traditional modes of payments. UPI helped SBI Life Insurance to engage customers without credit/ debit card to use simple and easy mode of payment via UPI. UPI also facilitated to reduce overall offline transaction at collections points.

### Payment collection via UPI:

UPI is implemented for online policy payments on Website and App through Web Collect and Web QR.

"SBI Life is one of the leading life insurance companies and has been one of the earliest adopters of the UPI technology in our effort to provide a convenient, seamless and safe digital platform for our customers for payment of premiums. We find this solution very simple and user-friendly."

**Mr. Ramkumar Krishnamoorthy**
Dy Chief Operating Officer, SBI Life Insurance

# yatra

### Introduction:

Yatra.com is a leading online travel services provider in India, US, and UK. They offer the best deals on flight bookings, hotel bookings, bus tickets, IRCTC train tickets, fly and stay, and holiday packages.

One can find cheap domestic flights to destinations in India or book cheap international flights within minutes. One can also easily book/ cancel IRCTC train tickets on Yatra. With over 61,000 hotels in India and more than 430,000 associated hotels worldwide, be rest assured that they'll look up an appropriate hotel based on the budget.

### Challenge:

Yatra being a leading travel portal faced the challenge to manage traffic on their payment page. Their main concerns were related to fraud and complexity on payment page. Yatra desired secure seamless payment options with superlative security.

### Solutions:

Yatra opted for UPI on Web and Mobile App, which provides best security and swift mode of payments for consumers. It is also very simple and safe in use since customers do not need to share payment credential for completing a transaction. It evades fraud transactions as all payments through UPI are secured by 2 factor Authentication.

### Payment collection via UPI:

UPI/ BHIM is implemented for payments on Website and App through Web Collect and Web QR.

**Payment Flow:** Yatra customers can make payment via UPI on their website and app through Web Collect.

"Yatra has always been at the forefront of technology innovation in the online travel space and by being an early adopter in being the first travel site to integrate UPI, we aim to provide a convenient user interface to all Indians. UPI will create a new ecosystem in the banking sector with a special boost to low-cost, high-volume, retail payments."

**Mr. Sharat Dhall**
COO - B2C, Yatra.com

JET AIRWAYS

### Introduction:

Jet Airways is India's premier international airline which operates flights to 65 destinations, including India and overseas. Jet Airways' robust domestic network spans the length and breadth of the country covering metro cities, state capitals and emerging destinations. Beyond India, Jet Airways operates flights to key international destinations in South East Asia, South Asia, Middle East, Europe, and North America. The Jet Airways Group currently operates a fleet of 112 aircraft, comprising Boeing 777-300 ERs, Airbus A330-200/300, Next Generation Boeing 737s and ATR 72-500/600s.

Jet Airways, together with Air Berlin, Air Serbia, Air Seychelles, Alitalia, Etihad Airways, Etihad Regional operated by Darwin Airline, and NIKI, participates in Etihad Airways Partners. Etihad Airways is part of the Etihad Aviation Group, which also holds minority investments in each of these airlines.

### Challenge:

Jet Airways being a leading airline faced concerns like payment method preference, device penetration and country telecommunication infrastructure, looked to implement an alternative payment strategy. Jet Airways also faced challenges on changes in Real Time Fares during reservation by travellers.

### Solutions:

Jet Airways enabled UPI on web and Mobile App. UPI on web helped to provide additional payment method, better approval rate, and wide reach for travellers to pay across different banks. Real-time payment aided to secure payments within time and avoided fare variation.

### Payment collection via UPI:

UPI is implemented for online bookings on Website and App through Web Collect.

"Jet Airways has constantly used technology to offer smarter solutions to its increasingly-connected travellers. Unified Payments Interface (UPI) is one such solution that is simple, convenient and secure for use and adoption by our guests."

**Mr. Jayaraj Shanmugam**
Chief Commercial Officer, Jet Airways
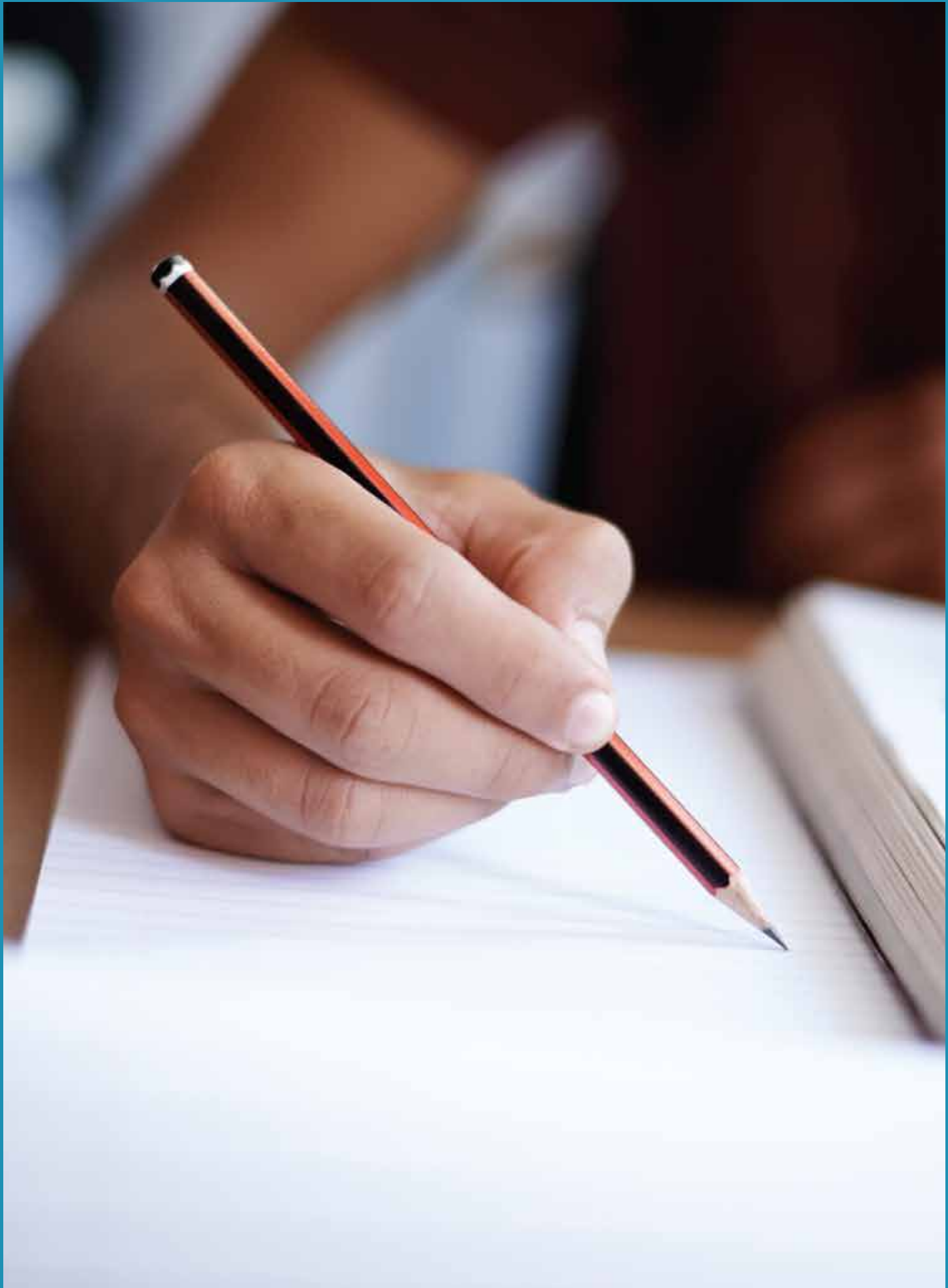
## Introduction:

CL Educate Ltd focuses on diverse segments of education, and across learners of multiple age-groups. Led by a team of highly-qualified professionals including IIT-IIM alumni, with a passion for excellence in education, CL Educate Ltd has focused on shaping the lives and careers of many students in the 20 years of its existence.

In the past 20 years, the CL brand has diversified and established itself as a recognised brand in education sector. CL Educate Ltd operate across a broad spectrum of segments in the education industry, including test preparation, K-12 education and vocational training. As on September 30, 2015, CL Educate Ltd had 146 test-prep centers spread over 86 cities in India, 8 K-12 schools spread across 6 cities, and 28 vocational training centers and offices. CL Educate Ltd is committed to delivering quality education to all our students across the various segments.

CL Educate Ltd's core ideology: 'To enable individuals to realise their potential and make their career dreams come true'.

## Challenge:

At CL Educate, as most of the consumers are young, they wanted to give maximum modes of digital payments and required the consumers not to undergo multiple preliminary steps for registration.

## Solutions:

CL Educate Ltd adopted UPI and BHIM QR payments as it has a remarkable edge over other modes of payment as it eliminates the hassle of third-party payments. UPI is seamless, secured and fastest mode for making payments online.
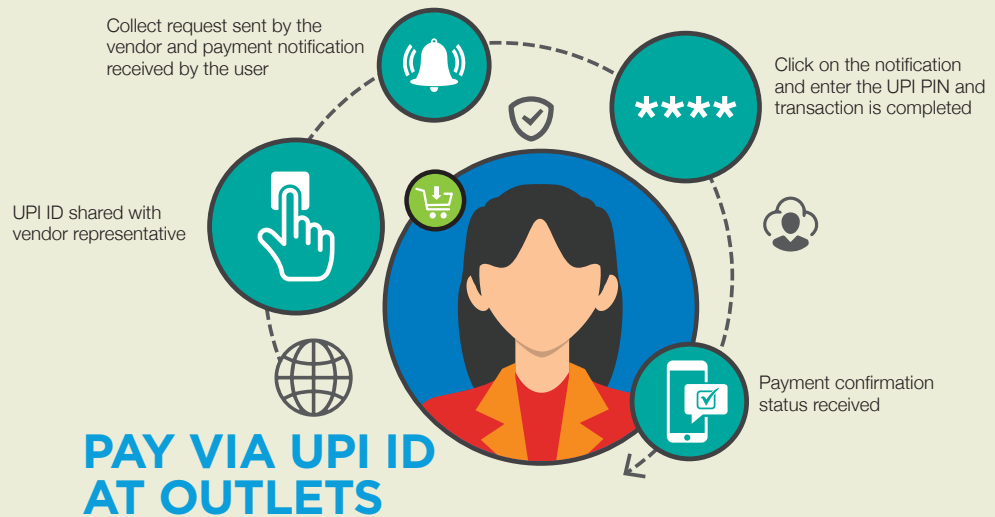
## Payment collection via UPI:

UPI is implemented for online registration and BHIM QR at CL centres.

"Career Launcher has been a pioneer in the use of technology in the Education space for over two decades. From using Machine Learning and Artificial Intelligence to enhance our student performance, to simulation and gamification as part of our pedagogy, CL as a brand is synonymous with Technology & Innovation. Adding UPI as part of our digital payment solutions portfolio was a no-brainer, and we hope to contribute to creating a cashless India."

**Mr. Arjun Wadhwa**
Vice President - CL Educate Ltd.

# OFFLINE PAYMENTS

Verify details and put the amount given by merchant then confirm to pay

Scan static QR from any merchant shop with UPI/ BHIM App

Enter UPI PIN and transaction is completed

****

## STATIC QR SOLUTION

QR Codes created for merchants to pay Via QR Scan & Pay feature without the amount.
Example – Mad Over Donuts

Payment confirmation message received

Collect request sent by the vendor and payment notification received by the user

Click on the notification and enter the UPI PIN and transaction is completed

****

UPI ID shared with vendor representative

## PAY VIA UPI ID AT OUTLETS

Merchant sends a payment request to the user to complete the transaction using the customers UPI ID at a retail outlet. Cinepolis uses this solution at their cinema halls.

Payment confirmation status received

Scan dynamic QR code
on the vendor bill using
UPI/ BHIM app

Verify details and confirm
to pay

## SCAN AND PAY
## ON BILL

Scan a QR code on a merchant invoice
to pay them via Scan & Pay feature
Example – Reliance Energy Bill

Enter UPI PIN and
transaction is completed

****

Payment confirmation
message received

Verify details and
confirm to pay

Enter UPI PIN and
transaction is completed

****

Scan dynamic QR code
displayed on POS Using
UPI/ BHIM App

Payment confirmation
message received

## SCAN QR CODE
## DISPLAYED ON POS

Customers can scan a QR code which is displayed at the
POS terminal with any UPI application.
Example – Big Bazaar

### Introduction:

Goli Vada Pav is an Indian ethnic fast food restaurant chain originating from Mumbai, Maharashtra, India. Founded in 2004 as a vada pav restaurant, today Goli Vada Pav has more than 300 stores in 100 cities across 20 states of India. The expanse is from Gorakhpur in North to Calicut in South, and Porbandar in West to Kolkata in East. The basket of products include varieties of vada pav, vada rolls, curry pavs, beverages, and desserts. It is positioned as an alternative to traditional fast food and rivals the conventional burger.

Goli Vada Pav stores operate under the name of 'Goli Vada Pav No. 1'. The chain has its presence in Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Maharashtra, Gujarat, Chhattisgarh, Bihar, Uttar Pradesh, Uttarakhand, Jharkhand, Madhya Pradesh, Delhi, Chandigarh, Haryana, Himachal Pradesh, Punjab, Rajasthan, West Bengal, and Odisha. Goli fast food chain products are prepared in fully automated 'HACCP'-certified hands-free plant.

### Challenge:

Goli Vada Pav faces challenges at payment counters during rush hours. Goli also wanted to ensure customers card data online should be handled securely when they make payment on web and in-store.

### Solutions:

Goli Vada Pav opted for UPI as a payment option in-store. UPI assisted as a faster mode of payment. Further, UPI helped to secure payments received as customer don't need to share card details while making online or offline purchases. UPI is a great payment option apart from traditional modes of payments. UPI helped Goli Vada Pav to engage customers without credit/ debit card to use simple and easy mode of payment via UPI.

### Payment collection via UPI:

UPI is implemented for in-store purchases via QR-based payments.

**Payment Flow:** Offline Payment – Scan & Pay Static QR
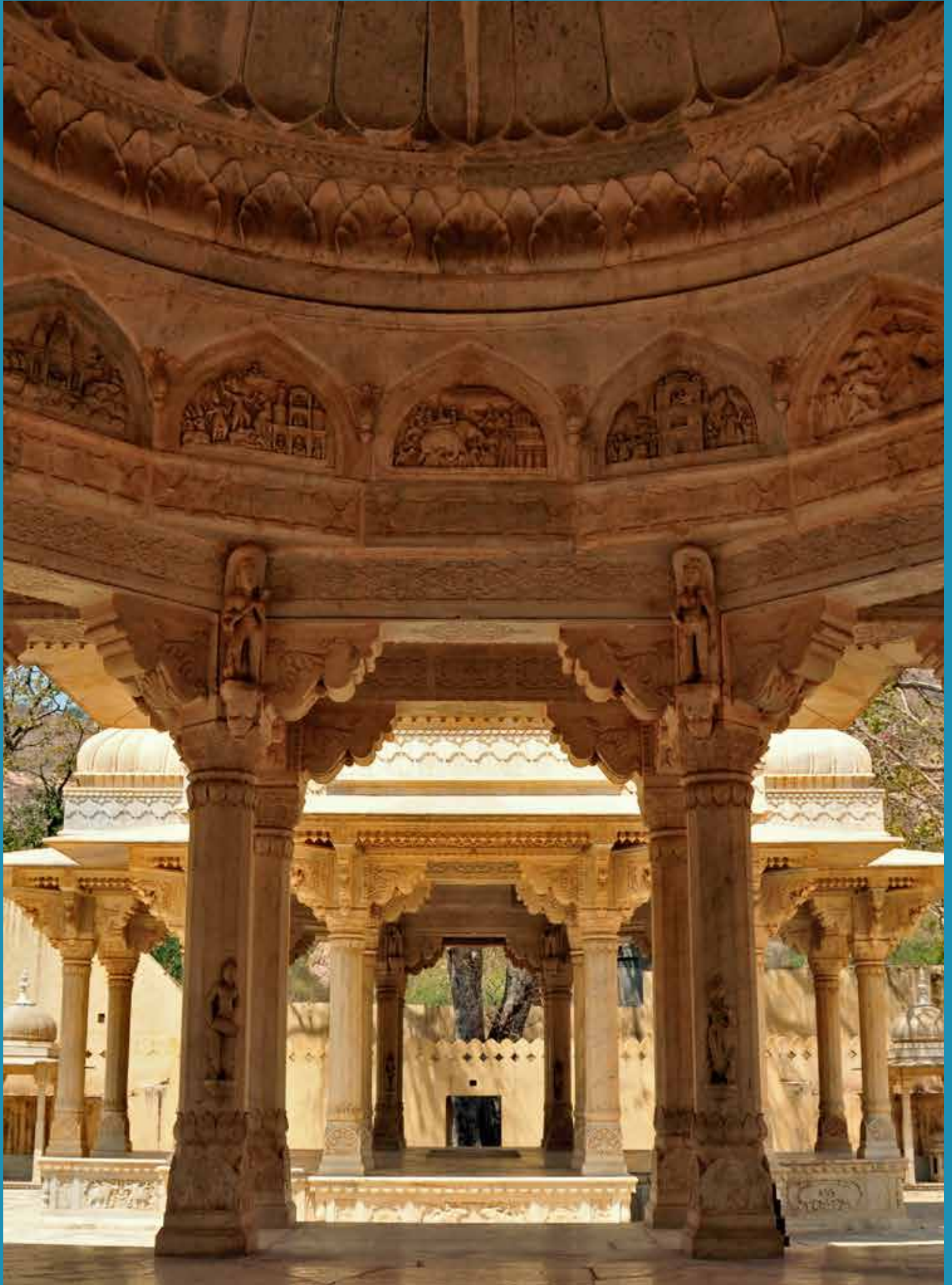
ISKCON

### Introduction:

The International Society for Krishna Consciousness (ISKCON), known colloquially as the Hare Krishna movement or Hare Krishnas, is a Gaudiya Vaishnava Hindu religious organisation. ISKCON was founded in 1966 in New York City by A C Bhaktivedanta Swami Prabhupada, who is worshipped by followers as Guru and spiritual master. ISKCON, as of 2017, is a worldwide confederation of more than 850 temples and centers, including 60 farm communities, some aiming for self-sufficiency, 50 schools, and 90 restaurants. Its most rapid expansions in membership, as of 2007, have been within India. In Mumbai, they have a temple in Girgaum Chowpatty, Juhu, and Mira Road.

### Challenge:

As a charitable organisation, ISKCON's primary source of income is donations made by devotees. These donations are being collected in cash (hundi) and through debit/ credit cards. The challenge was to manage cash and high MDR (merchant discount rate) on debit/ credit cards. Also, in the milk distribution service, collecting payments and reconciliation was an issue.

### Solutions:

ISKCON is using BHIM QR Code to collect payments at various points at temple for donations, gifts shop, and at their restaurant, Govinda's. They are also using the SMS intent for their milk distribution service wherein a consumer gets an SMS with a link for making payments through BHIM. These solutions have not only made the payments secure and simple but have also made reconciliation an easier task.

### Payment collection via UPI:

UPI/ BHIM QR Code at donation centre, gift shops, and Govinda's restaurant. SMS collect for milk distribution service.

**Payment Flow:** Offline Payment - Scan & Pay Static QR, SMS Intent

"BHIM has been a breakthrough payment option offered by NPCI which is not only simple but also secure. This unparalleled service is being used by our devotees to make donations, purchase gifts from our shops, and also at our restaurant Govinda's. We are extremely thankful to NPCI for this 100% Indian payment mode and are delighted to offer it to our devotees at ISKCON."

## H.G. Keshav Chandra Das
Member of ISKCON

m.o.d
mad over donuts

*Love at First Bite!*

### Introduction:

Mad Over Donuts was founded in 2008 and is known for its fresh, gourmet donuts that are available in over 20 irresistible flavours. The brand was founded in Singapore after over a year of R&D trials by some of Asia's best bakers. Since then, Mad Over Donuts has introduced an array of espresso-based beverages and other drinks, cupcakes, cookies, and waffles. For its many pioneering initiatives and consistently high quality, Mad Over Donuts has been awarded numerous accolades. These include The PowerBrands Rising Stars 2012-13 Awards held in Dubai, being ranked the 6th-most exciting QSR brand in India in 2015 (study conducted by Nielsen), and the 7th CMO Asia Award for Brand Excellence in the Retail sector held in Singapore in 2016.

### Challenge:

Mad Over Donuts was looking for an innovative offline payment option for their customers which is secured and safe. All the traditional payment options were usually available at all outlets and face similar challenges like long queues during rush hours. Mad Over Donuts wanted to explore a new innovative offline payment method for their customers to have the best payment experience digitally.

### Solutions:

Mad Over Donuts opted for UPI on their website and offline stores, which provides best security and swift mode of payments for consumers. It is also very simple and safe in use since customers do not need to share payment credentials for completing a transaction.

### Payment collection via UPI:

UPI is implemented for online payments on their website through Web Collect and offline payments through Static QR at their stores.

**Payment Flow:** Online Payment – UPI ID & Offline Payment – Scan & Pay Static QR at their outlets

"Mad Over Donuts has been at the forefront of adapting to new transformational technologies and the Unified Payments Interface offered by NPCI is one of them. With the introduction and mass roll-out of UPI, we can foresee a solution which enables quick, secure, and convenient transactions at our stores which benefit consumer and the brand!"

**Mr. Tarak Bhattacharya**
COO, Mad Over Donuts

# BANKS LIVE ON BHIM

- Airtel Payments Bank
- Allahabad Bank
- Andhra Bank
- Andhra Pragathi Grameena Bank
- Apna Sahakari Bank
- Axis Bank
- Bank Of Baroda
- Bank Of India
- Bank of Maharashtra
- Canara Bank
- Catholic Syrian Bank
- Central  Bank of india
- Citibank Retail
- City Union Bank
- Corporation Bank
- DBS Digi Bank
- DCB Bank
- Dena Bank
- Equitas Small Finance Bank
- Federal Bank
- FINO Payments Bank
- G P Parsik Bank
- HDFC
- HSBC
- ICICI Bank
- IDBI Bank
- IDFC
- Indian Bank
- Indian Overseas Bank
- IndusInd Bank
- Jammu & Kashmir Bank
- Janta Sahakari Bank Pune
- Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.
- Karnataka Bank
- Karnataka vikas Gramin Bank
- Karur Vysaya Bank
- Kerala Gramin Bank
- Kotak Mahindra Bank
- Maharashtra Grameen Bank
- Oriental Bank of Commerce
- Paytm Payments Bank
- Pragathi Krishna Gramin Bank
- Prathama Bank
- Punjab and Maharastra Co. bank
- Punjab and Sind Bank
- Punjab National Bank
- Rajkot Nagari Sahakari Bank Ltd
- South Indian Bank
- Standard Chartered
- State Bank Of India
- Syndicate Bank
- Thane Bharat Sahakari Bank
- The Gujarat State Co-operative Bank Limited
- The Hasti Co-operative Bank Ltd
- The Kalyan Janta Sahkari Bank
- The Lakshmi Vilas Bank Limited
- The Mahanagar Co-Op. Bank Ltd
- The Mehsana Urban Co-Operative Bank
- The Ratnakar Bank Limited
- The Saraswat Co-Operative Bank
- The Thane Janta Sahakari Bank Ltd(TJSB)
- UCO Bank
- Union Bank of India
- United Bank of India
- Vasai Vikas Co-op Bank Ltd
- Vijaya Bank
- Yes Bank

# BANKS LIVE ON UPI

- Airtel Payments Bank
- Allahabad Bank
- Andhra Bank
- Axis Bank
- Bank Of Baroda
- Bank Of India
- Bank of Maharashtra
- Canara Bank
- Catholic Syrian Bank
- Central  Bank of india
- City Union Bank
- DBS Digi Bank
- DCB Bank
- Dena Bank
- Equitas Small Finance Bank
- Federal Bank
- HDFC
- HSBC
- ICICI Bank
- IDBI Bank
- IDFC
- Indian Bank
- Indian Overseas Bank
- IndusInd Bank
- Jammu & Kashmir Bank
- Karnataka Bank
- Karur Vysaya Bank
- Kotak Mahindra Bank
- Oriental Bank of Commerce
- Paytm Payments Bank
- Punjab and Sind Bank
- Punjab National Bank
- South Indian Bank
- Standard Chartered
- State Bank Of India
- Syndicate Bank

- The Lakshmi Vilas Bank Limited
- The Ratnakar Bank Limited
- The Thane Janta Sahakari Bank Ltd(TJSB)
- UCO Bank
- Union Bank of India
- United Bank of India
- Vijaya Bank
- Yes Bank
- Corporation Bank
- G P Parsik Bank
- Vasai Vikas Co-op Bank Ltd
- Thane Bharat Sahakari Bank
- Apna Sahakari Bank
- Rajkot Nagari Sahakari Bank Ltd
- Punjab and Maharastra Co. bank
- The Mehsana Urban Co-Operative Bank
- The Saraswat Co-Operative Bank
- Citibank
- The Kalyan Janta Sahkari Bank
- Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.
- The Gujarat State Co-operative Bank Limited
- The Hasti Co-operative Bank Ltd
- The Mahanagar Co-Op. Bank Ltd
- Kerala Gramin Bank
- Pragathi Krishna Gramin Bank
- Karnataka vikas Gramin Bank
- Andhra Pragathi Grameena Bank
- Prathama Bank
- Maharashtra Grameen Bank
- Purvanchal Bank
- Chhattisgarh Rajya Gramin Bank
- Andhra Pradesh Grameena Vikas Bank
- Janta Sahakari Bank Pune
- Bandhan Bank
- FINO Payments Bank
- Allahabad UP Gramin Bank