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February 16, 2018

## **NPCI statement pertaining to WhatsApp BHIM UPI beta launch**

**Mumbai:** National Payments Corporation of India (NPCI) has been working to facilitate digital payments in the country with globally recognised products like Bharat Interface for Money BHIM - Unified Payments Interface (BHIM UPI). We follow well-defined guidelines for BHIM UPI services with the objective of making our platforms interoperable and based on open standards, convenient and secure, offering multiple choices to consumers for rapid adoption for digital payments through banks and payment ecosystem players.

Currently, NPCI has given its consent to roll out WhatsApp BHIM UPI beta launch with limited user base of 1 million and low per transaction limit. Four banks will join the multi-bank BHIM UPI model in phases (in the coming weeks) and full feature product shall be released after the beta test is successful. Multi-bank model offer advantages such as transaction load distribution between banks and helps to integrate popular apps easily with BHIM UPI.

Broad principles for interoperability like a) ability to send and receive money through any BHIM UPI ID b) intent and collect call and c) read and generate BHIM / Bharat QR code are required in final BHIM UPI app. BHIM UPI enabled app which fulfils such principles only will be permissible for full scale public launch.

We work towards providing seamless experience to users of BHIM UPI platform and recognise the contribution of member banks and non-bank entities to reach to this level.

### **About NPCI**

National Payments Corporation of India (NPCI) was set up in 2009 as the central infrastructure for various retail payment systems in India and was envisaged by the Reserve Bank of India (RBI) as the payment utility in the country. From a single service of switching of interbank ATM transactions through National Financial Service, the range of services has grown to Cheque Truncation System, National Automated Clearing House (NACH), Aadhaar Enabled Payment System (AePS), USSD based \*99#, RuPay card, Immediate Payment Service (IMPS), Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), BHIM Aadhaar, National Electronic Toll Collection (NETC) and Bharat Bill Pay.

For more information please check: [www.npci.org.in](http://www.npci.org.in) , [www.rupay.co.in](http://www.rupay.co.in) , [www.bhimupi.org.in](http://www.bhimupi.org.in)

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