

25-06-2020

Media Statement from NPCI

“We have come across some quotes on social media which suggest that transferring money through Google Pay is not protected by the law, since the app is unauthorised. RBI has authorised NPCI as a Payment System Operator (PSO) of UPI and NPCI in its capacity as PSO authorises all UPI participants. We would like to clarify that Google Pay is classified as Third Party App Provider (TPAP) that also provides UPI payment services like many others, working through banking partners and operating under the UPI framework of NPCI. All authorised TPAPs are listed on the NPCI Website. (Enclosed: Annexure 1 – List of UPI Live Members and Annexure 2 – List of 3rd Party Apps) All transactions made using any of the authorized TPAPs are fully protected by the redressal processes laid out by applicable guidelines of NPCI/RBI and customers already have full access to the same. Further, we would also like to clarify that all authorised TPAP’s are already bound by full compliance to all the regulations and applicable laws in India. UPI ecosystem is fully safe and secure, and we appeal to the citizens not to fall prey to such malicious news. We also request UPI customers not to share their OTP (one time password) and UPI Pin with anybody”.

About NPCI

National Payments Corporation of India (NPCI) was incorporated in 2008 as an umbrella organization for operating retail payments and settlement systems in India. NPCI has created a robust payment and settlement infrastructure in the country. It has changed the way payments are made in India through a bouquet of retail payment products such as [RuPay card](#), [Immediate Payment Service \(IMPS\)](#), [Unified Payments Interface \(UPI\)](#), [Bharat Interface for Money \(BHIM\)](#), [BHIM Aadhaar](#), [National Electronic Toll Collection \(NETC Fastag\)](#) and [Bharat BillPay](#). NPCI also launched UPI 2.0 to offer a more secure and comprehensive services to consumers and merchants.

NPCI is focused on bringing innovations in the retail payment systems through use of technology and is relentlessly working to transform India into a digital economy. It is facilitating secure payments solutions with nationwide accessibility at minimal cost in furtherance of India’s aspiration to be a fully digital society.

For more information, visit: <https://www.npci.org.in/>

Corporate contact:

Swagata Gupta
swagata.gupta@npci.org.in
98200 88951

Annexure 1 – UPI Live Members

Weblink: <https://www.npci.org.in/upi-live-members>

Sr. No.	Bank Name	Type	Application Name	Handles
1	Airtel Payments Bank	PSP & Issuer	My Airtel – Online recharge, Pay Bill , Wallet, UPI	airtel,airtelpaymentsbank,apb
2	Allahabad Bank	PSP & Issuer	BHIM Allbank UPI	allbank,albk,allahabadbank
3	Andhra Bank	PSP & Issuer	Bhim Andhra Bank One– UPI App	andb
4	Axis Bank	PSP & Issuer	BHIM Axis Pay UPI App and Freecharge	axisgo,axis,pingpay,limelight,axisbank,okaxis, abfspay
5	Bank of Baroda	PSP & Issuer	BHIM Baroda PAY	barodampay
6	Bank Of India	PSP & Issuer	BHIM BOI UPI	boi
7	Bank of Maharashtra	PSP & Issuer	BHIM Maha UPI	mahb
8	Canara Bank	PSP & Issuer	BHIM Canara– eMPower	cnrb
9	Catholic Syrian Bank	PSP & Issuer	CSB UPI	csbpay,csbcash
10	Central Bank of India	PSP & Issuer	BHIM Cent UPI	centralbank,cbin,cboi
11	City Union Bank	PSP & Issuer	City Union Bank UPI	cub
12	DBS Digibank	PSP & Issuer	Digibank	dbb

13	DCB Bank	PSP & Issuer	BHIM DCB Bank UPI	@dcb, @dcbbank
14	Dena Bank	PSP & Issuer	BHIM Dena UPI	denabank
15	Equitas Small Finance Bank	PSP & Issuer	Equitas UPI	equitas, purz
16	Federal Bank	PSP & Issuer	BHIM LOTZA UPI Payments APP	federal,fbf
17	Fino Payment Bank	PSP & Issuer	Fino Bpay	finobank
18	HDFC Bank	PSP & Issuer	HDFC Bank Mobilebanking and PayZapp	hdfcbank,payzapp,okhdfcbank,rajgovhdfcbank
19	HSBC	PSP & Issuer	HSBC Simple Pay	hsbc
20	ICICI Bank	PSP & Issuer	iMobile By ICICI Bank and Pockets	imobile, pockets,ezeepay,eazypay,icici,okicici
21	IDBI Bank	PSP & Issuer	BHIM PAYWIZ by IDBI Bank	idbi, idbibank
22	IDFC First Bank	PSP & Issuer	IDFC Bank BHIM UPI App	idfc,idfcbank,idfcnetc,cmSIDFC
23	Indian Bank	PSP & Issuer	BHIM Indian Bank UPI	indianbank,indbank,indianbk
24	Indian Overseas Bank	PSP & Issuer	BHIM IOB UPI	iob
25	IndusInd Bank	PSP & Issuer	BHIM Indus Pay	indus
26	Jammu and Kashmir Bank	PSP & Issuer	BHIM JK Bank UPI	jkb
27	Janta Sahakari Bank Pune	PSP & Issuer	JetPay	jsbp
28	Karnataka Bank	PSP & Issuer	BHIM KBL UPI	kbl,karb,kbl052

29	Karur Vysya Bank	PSP & Issuer	BHIM KVB Pay	kvb,karurvysyabank,kvb ank
30	Kotak Mahindra Bank	PSP & Issuer	BHIM KOTAK Pay	kotak,kaypay,kmb,kmbli
31	Oriental Bank of Commerce	PSP & Issuer	BHIM Oriental Pay	obc
32	Paytm Payments Bank	PSP & Issuer	Paytm App	paytm
33	Punjab & Sind Bank	PSP & Issuer	BHIM PSB	psb
34	Punjab National Bank	PSP & Issuer	BHIM PNB	pnb
35	South Indian Bank	PSP & Issuer	BHIM SIB UPI	sib
36	Standard Chartered Bank	PSP & Issuer	SC UPI	srcb,sc,scmobile,scb,sc bl
37	State Bank of India	PSP & Issuer	BHIM SBI Pay	sbi
38	Syndicate Bank	PSP & Issuer	BHIM SyndUPI	syndicate,syndbank,syn d
39	The Lakshmi Vilas Bank Limited	PSP & Issuer	BHIM LVB UPAAY	lvb,lvbank
40	RBL Bank Ltd.	PSP & Issuer	BHIM RBL Pay and RBL Mobank 2.0	rbl
41	The Thane Janta Sahakari Bank Ltd(TJSB)	PSP & Issuer	Tranzapp - UPI	tjsb
42	UCO Bank	PSP & Issuer	BHIM UCO UPI	uco
43	Union Bank of India	PSP & Issuer	BHIM Union Bank UPI App	unionbankofindia,union bank,uboi
44	United Bank of India	PSP & Issuer	BHIM United UPI Pay	ubi,united,utbi
45	Vijaya Bank	PSP & Issuer	BHIM Vijaya UPI App	vjb,vijb,vijayabank
46	Yes Bank	PSP & Issuer	BHIM YES Pay	yesbank,yesbankltd
47	Bandhan Bank	PSP & Issuer	BHIM Bandhan UPI	bandhan
48	Dhanlaxmi Bank Ltd	PSP & Issuer	BHIM DLB	dlb

49	ESAF Small Finance Bank	Issuer		
50	Andhra Pragathi Grameena Bank	Issuer		
51	Andhra Pragati Grameena Vikas Bank	Issuer		
52	Apna Sahakari Bank	Issuer		
53	Assam Gramin Vikash Bank	Issuer		
54	Baroda Gujarat Gramin Bank	Issuer		
55	Baroda Rajasthan Khetriya Gramin Bank	Issuer		
56	Baroda Uttar Pradesh Gramin Bank	Issuer		
57	Bassein Catholic Coop Bank	Issuer		
58	Chaitanya Godavari Grameena Bank	Issuer		
59	Chhattisgarh Rajya Gramin Bank	Issuer		
60	Citibank Retail	Issuer		
61	Corporation Bank	Issuer		
62	Dena Gujarat Gramin Bank	Issuer		
63	Dombivali Nagrik Sahakari Bank	Issuer		
64	G P Parsik Bank	Issuer		
65	Jalgaona Janata Sahkari Bank	Issuer		
66	Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.	Issuer		

67	Karnataka vikas Gramin Bank	Issuer		
68	Kashi Gomti Samyut Gramin Bank	Issuer		
69	Karnataka Gramin Bank	Issuer		
70	Kerala Gramin Bank	Issuer		
71	Maharashtra Grameen Bank	Issuer		
72	Manipur Rural Bank	Issuer		
73	Meghalaya Rural Bank	Issuer		
74	Mizoram Rural Bank	Issuer		
75	NKGSB	Issuer		
76	Pragathi Krishna Gramin Bank	Issuer		
77	Prathama Bank	Issuer		
78	Punjab and Maharastra Co. bank	Issuer		
79	Purvanchal Bank	Issuer		
80	Rajasthan Marudhara Gramin Bank	Issuer		
81	Rajkot Nagari Sahakari Bank Ltd	Issuer		
82	Samruddhi Co-op bank ltd	Issuer		
83	Saurashtra Gramin Bank	Issuer		
84	Surat People Cooperative Bank	Issuer		
85	Sutex Co operative Bank	Issuer		
86	SVC Coperative Bank	Issuer		
87	Tamilnad Mercantile Bank	Issuer		
88	Telangana Gramin	Issuer		

	Bank			
89	Thane Bharat Sahakari Bank	Issuer		
90	The Cosmos Co-Operative Bank LTD	Issuer		
91	The Gujarat State Co-operative Bank Limited	Issuer		
92	The Hasti Co-operative Bank Ltd	Issuer		
93	The Kalyan Janta Sahkari Bank	Issuer		
94	The Mahanagar Co-Op. Bank Ltd	Issuer		
95	The Mehsana Urban Co-Operative Bank	Issuer		
96	The Saraswat Co-Operative Bank	Issuer		
97	The Urban Cooperative Bank Ltd Dharangaon	Issuer		
98	The Varachha Co-op Bank Ltd.	Issuer		
99	The Vishweshwar Sahakari Bank Ltd	Issuer		
100	Tripura Gramin Bank	Issuer		
101	Ujjivan Small Finance Bank Limited	Issuer		
102	Uttarakhand Gramin Bank	Issuer		
103	Vananchal Gramin Bank	Issuer		
104	Vasai Vikas Co-op Bank Ltd	Issuer		
105	Suco Souharda Sahakari bank	Issuer		

106	Sarva Haryana Gramin Bank	Issuer		
107	Deutsche Bank AG (Web Collect)	Issuer		
108	Telangana State Co Operative Apex Bank	Issuer		
109	India Post Payment Bank	Issuer		
110	The Andhra Pradesh state cooperative	Issuer		
111	Maharashtra state co opp Bank	Issuer		
112	Paschim Banga Gramin Bank	Issuer		
113	Jana Small Finance Bank	Issuer		
114	Suvarnayug Sahakari Bank Ltd	Issuer		
115	Bhilwara Urban Co-operative Bank Ltd	Issuer		
116	The Udaipur Mahila Urban Co-op Bank Ltd	Issuer		
117	Jio Payments Bank	Issuer		
118	A. P Mahesh Bank	Issuer		
119	Maratha Cooprtive Bank Ltd	Issuer		
120	The Vijay Co-operative Bank Ltd, Ahmedabad	Issuer		
121	The Udaipur Mahila Samridhi Urban Co-operative Bank Ltd.	Issuer		
122	Sarva UP Gramin Bank	Issuer		
123	The Muslim Co-operative Bank Ltd.	Issuer		

124	Hutatma Sahakari Bank Ltd	Issuer		
125	Punjab Gramin Bank	Issuer		
126	Himachal Pradesh Gramin Bank	Issuer		
127	Ahmedabad Mercantile Co-op Bank	Issuer		
128	Nanital Bank Ltd	Issuer		
129	Abhyudaya Co-op Bank	Issuer		
130	The Ahmedabad District Coop bank	Issuer		
131	Costal Local Area Bank Ltd	Issuer		
132	Dakshin Bihar Gramin Bank	Issuer		
133	Adarsh Cooperative Bank Ltd	Issuer		
134	Suryoday Small Finance Bank Ltd	Issuer		
135	Shree Kadi Nagarik Sahakari Bank Ltd	Issuer		
136	J & K Grameen Bank	Issuer		
137	The Municipal Co-op Bank	Issuer		
138	Malad Sahakari Bank	Issuer		
139	Baroda Central Co-operative Bank	Issuer		
140	Fincare Small Finance Bank	Issuer		
141	AU Small Finance Bank	Issuer		
142	Kalupur Commercial Bank	Issuer		

143	NSDL Payments Bank	Issuer		
144	Patan Nagrik Sahakari Bank Ltd	Issuer		
145	Sarvodaya Commercial Co-operative Bank	Issuer		
146	Sindhudurg Co-operative Bank	Issuer		
147	Bharat Co-operative Bank	Issuer		
148	Vikas Souharda Co-operative Bank Ltd.	Issuer		
149	Shri Arihant Co-operative Bank Ltd.	Issuer		
150	The Udaipur Urban Co-operative Bank Ltd.	Issuer		
151	Sandue Pattana Souharda Sahakari Bank	Issuer		
152	Nutan Nagrik Sahakari Bank	Issuer		
153	The SSK Co-operative Bank	Issuer		
154	The Ahmednagar Merchants Co-operative Bank	Issuer		
155	The Baramati Sahakari Bank Ltd.	Issuer		

Annexure 2 – List of 3rd Party Apps

Weblink – <https://www.npci.org.in/upi-PSP%263rdpartyApps>

Sr. No.	TPAP / Merchant Name	PSP / Acquiring Bank	Handle Name
1	Amazon Pay	Axis Bank	@apl
2	Bajaj Finserv Direct Ltd	Axis Bank	@abfspay
3	CoinTab	Federal Bank	@fbl
4	Cred	Axis Bank	@axisb
5	My FASTag	IndusInd Bank	@indusind
6	Angel Broking	Yes Bank	@yesbank
7	Google Pay	Axis Bank	@okaxis
		HDFC Bank	@okhdfcbank
		ICICI	@okicici
		State Bank of India	@oksbi
8	JustDial	HDFC Bank	@hdfcbankjd
9	Khalijeb	Kotak Mahindra Bank	@kmb1
10	Make My Trip	ICICI	@icici
11	Mi Pay	ICICI Bank	@myicici
12	MobiKwik	HDFC Bank	@ikwik
13	MudraPay	Yes Bank	@yesbank
14	Omegaon	Yes Bank	@yesbank
15	PayBee	IDFC Bank	@idfcbank
16	Phonepe	Yes Bank	@ybl
17	Realme PaySa	HDFC Bank	@rmhdfcbank
18	Samsung Pay	Axis Bank	@pingpay
19	TrueCaller	ICICI	@icici
		Bank of Baroda	@barodapay
20	Uber India	Axis Bank	@axisbank
21	Ultracash	IDFC Bank	@idfcbank
22	# WhatsApp	ICICI Bank	@icici

Live for limited users