



---

Press  
Release  
2/2020

24/0

## “UPI Chalega”

*A UPI awareness campaign presented by NPCI in association with the payment ecosystem players*

National Payments Corporation of India (NPCI) in association with the payment ecosystem players have co-created an industry campaign “UPI Chalega” to promote UPI as Easy, Safe, and Instant mode of payment. The campaign is aimed to guide users towards the right usage of UPI and help create a habitual change, use of UPI in their daily life. The campaign also focuses on safety aspects while transacting on UPI enabled apps.

The campaign targets the Indian smartphone users to guide them on the ease of using UPI through various use cases where UPI can be used instead of cash or any other payment mode. The campaign targets users across all ages and aims to promote how to safely use UPI. UPI Chalega campaign educates customers about using UPI for their daily expenses such as at the vegetable shop, petrol pumps, restaurants, e commerce, bill payment, etc.

Campaign's creative agency Ogilvy & Mather (O&M) has created a relatable character, Mrs. Rao, who is the mouthpiece of the brand UPI. Whenever there is a cash crisis at hand, Mrs. Rao appears as the voice of reason, and introduces UPI transactions as the simple solution to the problem. In the 6 TVCs, the story is satirically narrated by Mrs. Rao who gently reprimands the viewers for their faith in the old ways of buying things and splitting bills. The ad films end on an instructive note, 'Batwe ke jagah mobile nikalo; len den ki nai aadat dalo'.

For instance, one of the TVCs showcases five friends unnecessarily arguing at the restaurant on how to split the bill, until the owner himself showed up and offered to pay the bill for them. Then Mrs. Rao humorously gives them the idea to use UPI instead of cash for sharing money among friends.

The 360-degree campaign uses various media channels like television, cinema, outdoor, digital and radio to drive the traffic to *UPIChalega.com* microsite. This microsite has TVCs, 'how to' videos about using UPI safely, information about live banks and third party Apps as well as social feeds among other information. From Registration process, what's a UPI id, pin change, complaint redressal, sending money, PIN secrecy to the uniform UPI payment page that users should always remember, the campaign covers everything in the how to videos in *UPIChalega.com* microsite.

Praveena Rai, COO, NPCI said, "We are excited to announce the launch of "UPI Chalega" campaign. We believe this campaign has extreme potential to educate users, exponentially accelerate the adoption rate of digital payments and support our vision of a less-cash payments economy. We are happy to associate with our member banks, payment service providers and third party Apps and design this fun-filled and educational UPI awareness campaign. We hope the highlight of our campaign, Mrs. Rao, would motivate customers to shift to easy and safe UPI payments and restrict the usage of cash."

Swaminathan J, DMD Strategy & Chief Digital Officer, SBI said “SBI as a founding member of NPCI is happy to be a part of FLAC (Financial Literacy & Awareness Campaign) committee to create awareness and increase the adoption of UPI. Over the years, endeavor of SBI has been to promote safe and convenient digital payment methods including UPI among its customers. It is important for the payment eco-system to constantly educate and inform customers about UPI as the simple, instant and one of the most secure modes of payment methods in the country.”

Karthi Marshan, Chairman FLAC (Financial Literacy and Awareness Campaign) Committee and also the Chief Marketing Officer, Kotak Mahindra Group said, “This is possibly the first time that banking, payments and fintech players are coming together with NPCI to promote safe usage of UPI via a massive multi-media campaign that aims to provoke interest as well as educate in an engaging manner. It's been a privilege for me to work with my peers and NPCI in championing this truly important agenda, of leading India to a less cash, more digital economy.”

Piyush Pandey, Chief Creative Officer (Worldwide) and Executive Chairman (India) of Ogilvy said, "Digital money is the simplest alternative to carrying cash. And it's safer. But most consumers aren't aware of that. They still rely on cash for most of their transactions. We wanted to come up with a simple creative solution that encourages behaviour change. Our message – UPI chalega – is a short and effective trigger."

NPCI’s flagship product UPI allows users to transfer money on a real-time basis, across multiple bank accounts without revealing details of one’s bank account to the other party. The simple, safe, cost-effective mobile-based payments system has become one of the most prominent forms of digital payments.

**[Link of TVCs](#)**

- Bookstore – [https://youtu.be/69Enp\\_kyaUU](https://youtu.be/69Enp_kyaUU)
- Restaurant – [https://youtu.be/3VzBUH5eY\\_Q](https://youtu.be/3VzBUH5eY_Q)
- Tailor shop – <https://youtu.be/P-ldTqWDA3Y>

**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. An initiative of RBI and IBA under the provisions of the Payment and Settlement Systems Act, 2007, NPCI was initiated for creating 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 \(NETC\)](#) 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/>

<p>NPCI corporate communications:</p> <p>Swagata Gupta swagata.gupta@npci.org.in 98200 88951</p>	<p>Adfactors PR:</p> <p>Sumeet Chhabra 9619437559 sumeet.Chhabra@adfactorspr.com</p>
--	--

