

No data breach of BHIM app: Report

National Payments Corporation of India (NPCI) said that there has been no data compromise pertaining to the BHIM App and has requested everyone not to fall prey to such incorrect information.

NPCI has conducted an independent verification of the recent news, including through a leading Digital Risk Monitoring firm who has reconfirmed that the claims against the BHIM App are untrue. There is no data leak with respect to the BHIM app.

CSC e-Governance Services India Ltd was working in 2018 on a project to educate and activate village level entrepreneurs on digital payments and also educating them to create Merchant Virtual Payment Address (VPA). Most of these VPAs were not valid UPI IDs.

Moreover, UPI ID is a virtual ID/token that is meant to be shared conveniently, instead of real account details. The UPI ID can be used to receive money. The user can simply share his UPI ID with the payer and receive payment directly in his bank account. This is a standard feature used by merchants, who only need to receive money using UPI.

Based on the findings from the Digital Risk Monitoring firm, it is ascertained that there is not a single instance of data breach compromising financial details of the customers.

NPCI follows high level of security and an integrated approach to protect its infrastructure and continue to provide a robust payments ecosystem.

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/>

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