

UPI-Help for Digital Payments goes live on BHIM UPI

- UPI-Help shall help users register complaint online using their BHIM UPI APP for UPI transactions
- UPI-Help shall also resolve complaints online for person-to-person transactions

Mumbai – March 15, 2021: In continuation to the RBI's vision of having customer friendly and transparent dispute redressal mechanism (ODR), now National Payments Corporation of India (NPCI) has gone live with 'UPI-Help' on BHIM UPI, a part of Digi-Help stack by NPCI. The redressal mechanism will create a superior and hassle-free experience on issue resolution for BHIM UPI app users.

The UPI-Help will enable BHIM UPI users to use their app for the following:

1. Check status for pending transactions
2. Raise complaint for transactions that have not been processed or money not credited to the beneficiary
3. Raise complaint for merchant transactions

UPI-Help can resolve complaints online for person-to-person (P2P) transactions. In addition to this, in case of pending transactions where user doesn't take any action, the UPI-Help shall also proactively attempt to auto update the final status of the transactions on the app.

To start with, NPCI has gone live on the BHIM app for the customers of State Bank of India, AXIS Bank, HDFC Bank and ICICI Bank. Customers of Paytm Payments Bank and TJSB Sahakari Bank shall also be able to get the advantage of UPI-Help soon. Users of other banks participating in UPI will be able to enjoy the best of UPI-Help in the coming months.

The RBI's initiative of introducing ODR is paving the way to empower customers to confidently adopt digital payments and go cashless. The other banks are also gearing up to implement UPI-Help for creating strengthened digital payment ecosystem focussed towards customer protection.

The UPI-Help system is an example of the convergence of technology and innovation for future-proofing customer grievance redressal mechanism. The UPI-Help going live on BHIM UPI will instil a sense of confidence and further encourage more users to get on-boarded into the digital payments ecosystem owing to the enhanced confidence for their UPI transactions.

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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