

NPCI Introduces 'BHIM App open source license model'

- *With this initiative, NPCI will extend its BHIM App on an open source code license model to all regulated entities participating in the UPI ecosystem*
- *BHIM licensing model will empower these entities to offer the benefits of UPI to their customers with a ready UPI application that will help reduce time, efforts, and costs for the entities*
- *This initiative will boost financial inclusion in the country*

Mumbai – 9th November 2022: In a step ahead towards attaining the goal of 'Digital Payments for All', **National Payments Corporation of India (NPCI)** has announced the launch of BHIM App open source license model under which source code of BHIM App will be licensed to regulated entities participating in UPI ecosystem, who do not have UPI app of their own, to empower them to launch their own UPI app. Presently, many banks do not have their own mobile banking app and are missing out on extending the benefits of the country's largest retail payment system – UPI, to their customer base. NPCI intends to bridge this gap by extending all the readily available features of UPI to these entities through this BHIM App licensing model which will be an economical and quick-to-market solution for these entities. Further, under this model new features that get launched on BHIM App in the future, will also be extended to these entities for them to continue accessing BHIM app's latest features.

About NPCI

National Payments Corporation of India (NPCI) was incorporated in 2008 as an umbrella organisation 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 [Bharat BillPay](#), [RuPay card](#), [Immediate Payment Service \(IMPS\)](#), [Unified Payments Interface \(UPI\)](#), [Bharat Interface for Money \(BHIM\)](#), [BHIM Aadhaar](#) and [National Electronic Toll Collection \(NETC\)](#).

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.

NPCI Media contact:

Shruti Singh
shruti.singh@npci.org.in

Adfactors PR:

Gaurav Agarwal/Pragya Sahay
Gaurav.agarwal@adfactorspr.com/pragya.sahay@adfactorspr.com