

NPCI:2016-17:UPI:Circular no.01

July 14th 2016

To
All Our Member Banks

Dear All,

UPI was launched with member banks on the 11th of April 2016. Post the initial launch, member banks had agreed to ready the Apps functionally and open up the testing in a controlled environment to their staff (100) to begin with. We have been working with the banks to enable the Applications and the Closed User group testing has been continued in the production environment, since.

With the Public Launch imminent during the present month, it is only prudent that the Banks open up their Apps to internal staff (At least 1000) basis our earlier communication issued on June 23, 2016. This will ensure that the Bank customers can use their own Apps with their own accounts (Onus linking) and also evolve ways to have the Apps of other banks shared with their internal employees for (off-us linking). This exercise will help on the following 2 counts:

- 1) Acquaint the employees of banks at large with the Apps / Flows and the functionalities.
- 2) Complete Financial / Non-Financial transactions and check if the transactions are seamless. Any specific issue can be highlighted to the Internal IT teams and corrective actions be taken, avoiding customer raising issues post public launch.

The testing must include downloading app, creating profile, adding account and performing UPI transactions.

Banks may please to submit the report on enabling 1000 users and the corresponding feedback to NPCI at the earliest.

Yours faithfully,

Dilip Asbe
Chief Operating Officer