

NPCI: 2016-17: UPI: Circular no.02

July 22<sup>nd</sup> 2016

To  
All Member Banks

**Sub: Prerequisites for UPI Customer Launch**

Dear All,

Unified Payments Interface (UPI) product was launched on April 11<sup>th</sup> 2016 with 21 member banks. We thank all the member banks for the continuous support extended to us and sincerely look forward to all the member banks going for the public scheduled towards end of July, 2016. Further to our earlier communications and subsequent deliberations, we wish to communicate the following requirements as compliance and mandatory for NPCI to sign-off the Public Go live of UPI by our member banks:

1. UPI Enablement for 1000 employees (customers): This bears reference to our circular no: NPCI: 2016-17: UPI: 01 dated July 14<sup>th</sup> 2016, wherein we have already requested member banks to open up their UPI apps to 1,000 of their internal staff in a controlled environment and perform UPI transactions. This is critical for receiving direct feedback from internal stakeholders to improvise App.
2. Confirmation on 5000 plus successful transactions: Further, it is expected that the 1000 bank employees perform minimum of 5000 successful transactions cumulative as issuer and PSP with a minimum **success rate of 90% and above**. Bank must demonstrate 90% success rate for at least 2 days before go live.
3. Completion of 3<sup>rd</sup> party Audit: We are working very closely with the banks to ensure closure of critical requirement of conforming to the audit requirements as directed by the Steering Committee. It is mandatory that the PSP banks provide us with the clean audit report (for PSP system & App) conducted by an independent 3<sup>rd</sup> party before public go-live.
4. Call- Centre Activation: To ensure a smooth on-boarding for the bank customers and better user experience it is advised that the banks may train call-centre executives for UPI to help the bank's customers with their queries with regard to downloading/ registration of UPI app and other queries.
5. User manual / Instruction section on Bank's website: Banks are requested to provide link/Instruction section on the bank's website for customer assistance specifically highlighting the App flow and the registration process for customer convenience

It is requested that the banks provide us with their confirmations on the status of the aforesaid activities in a tabular format, latest by the close of business – Thursday 28<sup>th</sup> July, 2016. The Banks may also make the requisite arrangements for uploading their Apps on the Play Stores.

Thanking You,

Yours faithfully,

**Dilip Asbe**  
Chief Operating Officer