

NPCI /UPI/OC No.10 /2016-17

December 1, 2016

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: UPI – Recommendations to Simplify the UPI PSP Apps for seamless customer Onboarding

UPI, as on today has an ecosystem of 30 banks, with 21 of these members providing UPI PSP Apps through Google Play store.

Following are the suggestions for UPI PSP App flows for increasing the usability:

1) Phone:

- a) **Dual SIM handling:** As more and more customers are adopting dual sim phones, it is mandatory to handle seamlessly the customer experience. If the app detects the dual sim phone, it should prompt the customer to choose the sim option.

2) Customer onboarding:

- a) **Single Flow:** Ideally the customer should be taken through all onboarding screens and actions through stepped process. For e.g. Step 1 – Bank selection, step 2 – Entering details, Step 3 – UPI Pin setting. By having the stepped process it is easier to guide customer on the pending work and reduce drop outs. It is also simple for query resolution and customer service.

In the UPI Pin set, it is important to indicate to the customer that this pin is 'UPI pin' and not mobile banking pin. So if customer selects the option in above steps, that he already has the UPI pin, then the app may generate a forced balance inquiry flow to verify if the customer has a good pin.

- b) The VPA should only be finally registered when all steps of onboarding are complete as indicated above.

3) Add account – Creating the guiding customer message:

- a) Displaying properly the error message a) "XH – Account does not exist", which would mean the customer has not registered the mobile number with his account or he has selected the wrong bank from the drop down menu b) "BR – Mobile number registered with multiple customer IDs" hence he need to visit branch and remove the number from other ID's. The call to action is very critical to be displayed and guided to the customer.

b) Simple On-boarding Screen & Prominent 'Collect Notification:

- i. After login the App home page should be as simple as possible and display of important functions is desirable for e.g. Send, Receive, Scan & Pay & Authorize pending requests).

- ii. The "Pending Notifications for collect requests" should be shown prominently on the home screen with reminders as a first step after customer logs in.
- c) While NPCI is improving the usability by means of enhanced library, it is important for the UPI app to help customers to complete transactions with minimum clicks for e.g.
 - iii. The comment field can be pre populated as "UPI" and customer may desire to change if he wish to.
 - iv. Enabling setting of collect expiry time upfront.

Other Recommendations:

- 4) **Hiring of Professional agencies:** Banks can hire professional agency(ies) to assist them with development of user friendly flows, thereby enhancing user experience. These flows can be given to the IT teams for implementation
- 5) **Analysis of customer drop-outs:** With Applications, it is possible to understand the stage where the customer dropped out. Banks should ensure to take daily MIS of the drop-out stage and analyze to ensure that the drop outs are controlled.

These suggestions are purely recommendatory in nature and banks are free to choose the features/workflows as they may deem fit.

Thanking you,

Yours faithfully,

Dilip Asbe
Chief Operating Officer