**NPCI /UPI/OC No.13/2016-17**                                          **December 8, 2016**

To,
All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

**Subject: UPI – Compliance to Merchant Onboarding and SDK guidelines checklist**

We wish to highlight that multiple discussions have happened with regard to Merchant on-boarding under UPI. Specific discussions have been held recently on the SDK based integration with merchants. Further to the approvals received from Steering Committee and subsequent discussions held with member banks under the aegis of IBA, NPCI issued broad compliance guidelines on the merchant integration and SDK checklist to be followed. These guidelines were forwarded to member banks through an email communication dated 30th of November 2016. The guidelines are annexed herewith for reference.

2) With regard to the above, we wish to seek your compliance confirmations on the Merchant onboarding and SDK checklists as per the stated timelines:

| Sr. No | Compliance | Outer date for compliance | Compliance (Y/N) |
|--------|-----------|---------------------------|------------------|
| 1 | Security Audit of SDK Code base of banks | Immediate for existing Apps<br><br>Compliance by:<br>(31/12/2016) | |
| 2 | Provide on Bank Letter-head security compliance of all merchant Apps where SDK is integrated (live or in process of going live) | For SDK and merchant Apps already in production, bank should submit their third party audit report and compliance before 28th Feb 2017. | |
| 3 | Compliance of functionality & flow used in PSP SDK guidelines specially on interoperability for customers & merchants for deployed merchant Apps | Immediate for existing Apps<br><br>Compliance by:<br>31st Jan 2017 | |

Your confirmations on compliance may please be forwarded to the below email ids:

Ms. Sarika Sorte: Sarika.sorte@npci.org.in
Mr. Rajesh Dangwani: Rajesh.dangwani@npci.org.in
Mr. Thomas Kurian: Thomas.kurian@npci.org.in

Thanking you,

Yours faithfully,

**Dilip Asbe**
**Chief Operating Officer**