

NPCI/UPI/ OC no. 21/ 2017-18

08 June 2017

To,

All Member banks- Unified Payments Interface (UPI),

Subject: - Usage of BHIM by bank's UPI PSP App

'BHIM' has been positioned as a starter UPI app and provides basic functionalities like send / collect money, scan & pay etc. Many banks are promoting BHIM app to their customers along with their own UPI PSP app. UPI app ecosystem has been expanding with close to 40 banks launching UPI PSP apps, including that of BHIM.

It is being advised that Banks may at their own discretion use the brand '**BHIM**' in conjunction with their own 'UPI PSP' including that of BHIM logo. This will allow banks to avail the benefit of popularity of BHIM app.

For E.g.:

BHIM < **ABC Bank** > UPI APP.

Yours faithfully,

Dilip Asbe
Chief Operating Officer