

NPCI /UPI/OC No.27 /2017-18

August 18, 2017

To,

All Member Banks - Unified Payments Interface (UPI) and BHIM App

Dear Sir/Madam,

Subject: UPI – Inclusion of UPI Banks in BHIM Merchant Cashback and Referral Bonus Scheme

For driving adoption of digital payments among masses, GOI has launched BHIM incentive scheme on 14th April 2017 for users including customer as well as merchant. The scheme details are as follows -

1. Merchant Cashback scheme
2. Customer Referral Bonus scheme

The scheme has been extended till 31st March 2018.

The cashback incentive slabs for merchants are:

<i>No. of credit transactions (per month)</i>	<i>Cashback to the merchant (at the end of the month)</i>	<i>Conditions</i>
20-50	Rs. 50	
> 50	Rs.2 per transaction up to Rs. 950	From at least 20 unique customers; Minimum transaction value of Rs. 25 each; Maximum cashback Rs 1000 per month

The bonus will be paid to customers as follows:

<i>Referral Bonus Cashback amount</i>	<i>Total Amount (in INR) per BHIM user</i>
- New BHIM/BHIM Bank UPI App user (Referee) (per person)	₹ 25
- Referrer (per person)	₹ 25

GOI has decided to **expand existing BHIM scheme to Bank UPI Apps & bank merchants** that will help in driving digital payments & expand BHIM ecosystem. The scheme excludes all 3rd party APPs as well as large organized UPI merchants. Banks need to provide the list of large merchants VPA every month. At the time of incentive disbursement, banks should reject the credit to large merchants and report to NPCI the reject cases.

UPI enabled Banks to do following to avail the benefit of above two scheme:

- a. Bank need to use **BHIM in their name** for example “BHIM XYZ Pay” for Bank with name XYZ.
- b. “BHIM” logo should be wherever APP name is mentioned for e.g. in Play store/App store as well as in installed App name etc. (annexed please find few illustrations).
- c. BHIM logo should be used in the App name as well as in Home screen of the App
- d. ‘Pay by BHIM/UPI’ on the payment screen in the Bank UPI Merchant App

- e. Bank needs to confirm this enablement to NPCI as –
- The revised scheme will go live on 25th August 2017 with the banks who have already changed or are live with BHIM <Bank App> (Reference circular No. 20)
 - The banks whoever confirms on or before 25th August 2017 will be considered as part of the scheme from 1st September 2017 onwards
 - As an on-going process, banks need to confirm this enablement by 20th each month to be part of scheme from the next month (eg: confirmation of change by 20th September 2017, will be considered as part of the scheme from 1st October 2017 onwards and so on)
 - Banks need to confirm via email on brand@npci.org.in as well as to respective RMs along with screen shots
- f. The disbursement of scheme amount shall be done in line with the existing process as followed in BHIM.

You may please make a note of the above and disseminate the same to all concerned officials.

Yours faithfully,

Dilip Asbe
(Chief Operating Officer)

Annexure 1:

A. BHIM word in UPI Bank App name in Play store/App store

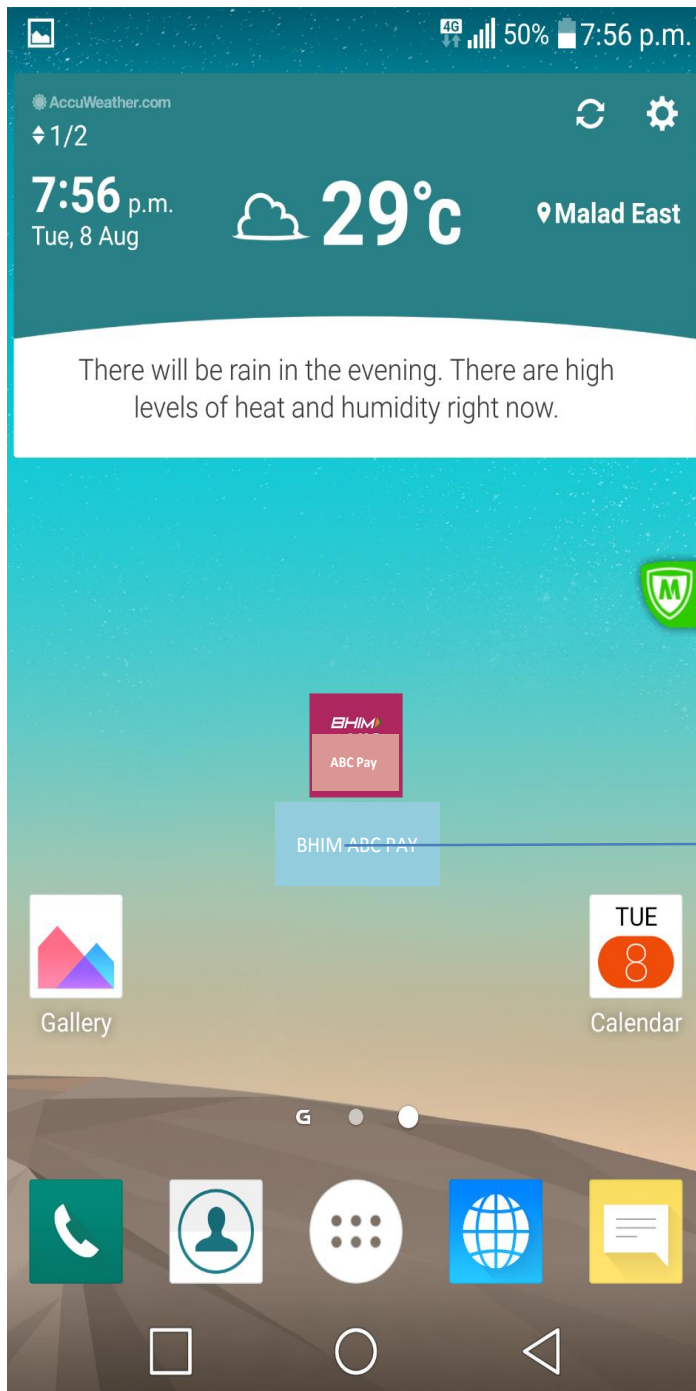


BHIM ABC PAY UPI app
ABC Bank Ltd.
3+
UNINSTALL OPEN
1 MILLION Downloads
3.9 15,886 reviews
Finance

'BHIM' (BHIM Logo) should be part of App name in Play store/App

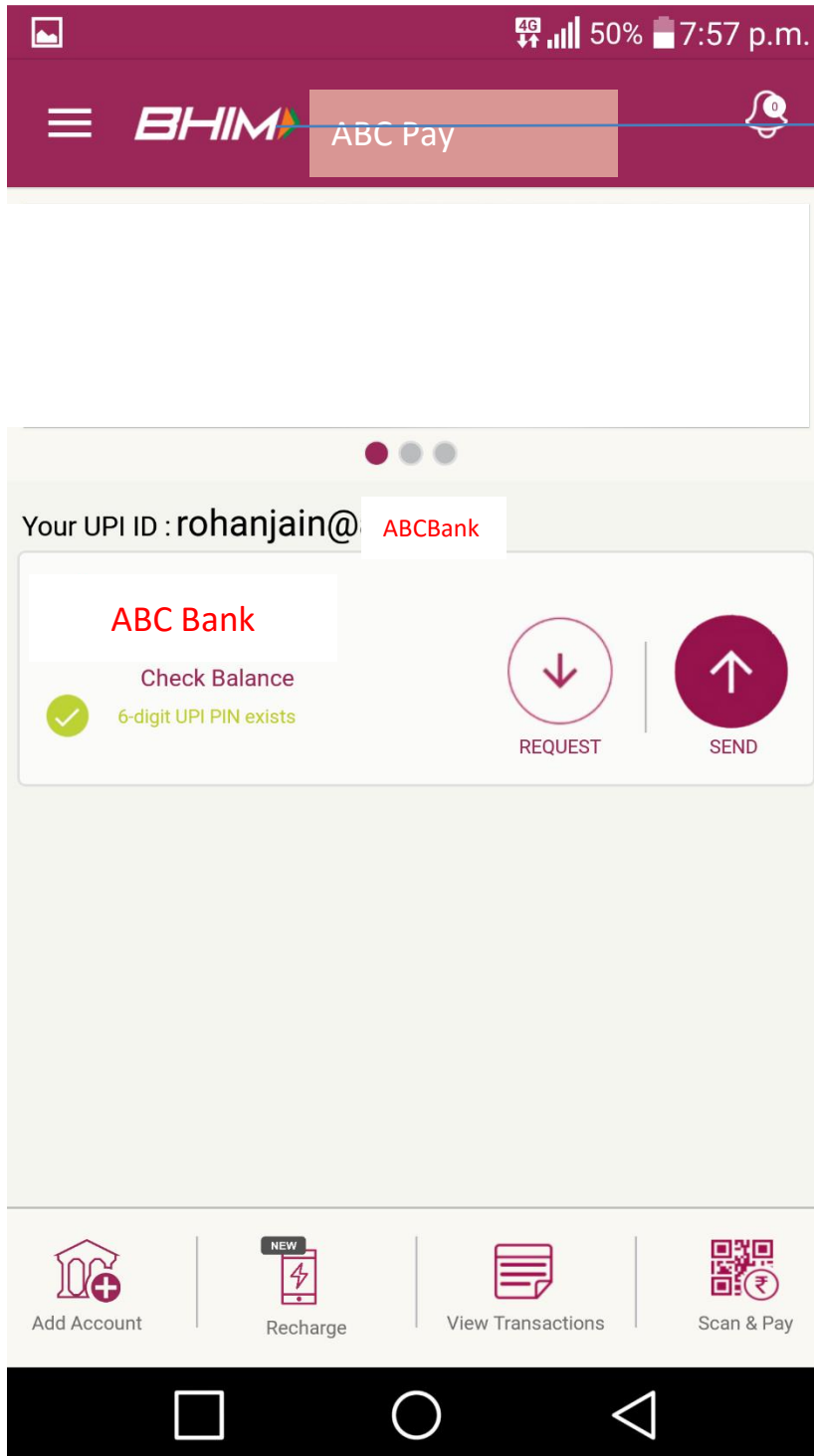


B. BHIM word in installed UPI Bank App name



'BHIM' should be part of App name once installed and the BHIM logo should be present in the icon

C. BHIM Logo in home page of installed UPI Bank App



'BHIM' logo should reflect in App home screen