

NPCI/UPI/OC No. 28

Date: August 18, 2017

To,

All member banks – Unified Payment Interface (UPI),

SUB: Scanning UPI credentials integrated in Bharat QR through UPI PSP Application

This bears reference to the NPCI circular: NPCI /2017-18/PD/004 dated on August 10th, 2017 about “Integration of Bharat QR with UPI credential” and emphasizes on compliance with Merchant QR code specification V4.0 and ensuring that all Bharat QR deployed post 15th Sept, 2017 should contain UPI credentials.

With the introduction of above, All UPI PSP applications should be able to scan & pay using both UPI QR as well as Bharat QR (integrated with UPI credentials). Further in this regards, NPCI had sent communication to all the UPI PSPs and had released the technical specification (Annexure of UPI linking Spec for Bharat QR_V1.5.2) to scan/read UPI credentials from Bharat QRs to all the UPI member banks.

Therefore we request to all the UPI member banks to comply with UPI linking specs for Bharat QR_V1.5.2 and do the necessary development in their PSP applications for reading / scanning Bharat QRs.

Please ensure all PSP applications are equipped to read both UPI QR as well as Bharat QR by 15th Sept, 2017.

Please acknowledge the receipt of circular and provide the confirmation on below mail id.

Ms. Anjali Jain – anjali.jain@npci.org.in

Mr. Bharat Nanawati – bharat.nanawati@npci.org.in

Thanking you

Yours truly,

**Dilip Asbe
Chief Operating Officer**

Encl: Integration of Bharat QR with UPI credentials.

Circular: NPCI/2017-18/PD/004

August 10, 2017

To,
All RuPay Acquiring Member Banks

Integration of Bharat QR with UPI credentials

Dear All,

As per the direction received from Reserve Bank of India in October 2016, NPCI and International card schemes jointly worked towards implementing common interoperable QR code based card payment solution namely "Bharat QR". Bharat QR was launched on 20th February, 2017.

Further, under the guidance of Indian Bank Association (IBA), NPCI had facilitated to integrate UPI credentials (Virtual Payment Address (VPA), Account + IFSC & Aadhaar number) as a part of Bharat QR standards.

In this regard, NPCI had released technical specifications (Merchant QR Code Specification V 4.0) to integrate UPI credentials in Bharat QR to all RuPay acquiring member banks on 18th May, 2017.

It may be noted that RuPay acquiring member banks have already started the development to integrate UPI credentials with Bharat QR and various banks are under certification with NPCI.

We request all RuPay acquiring member banks to comply with Merchant QR Code Specifications V 4.0 and ensure that all Bharat QR deployed post 15th Sep 2017 should contain UPI credentials.

Yours truly,

Dilip Asbe
Chief Operating Officer