

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

Subject: Guidelines for positioning of UPI/BHIM logo as payment mode at merchant location (offline and online)

Merchant websites, apps or any other channel normally have multiple payment options including UPI. It is critical to have proper display of the acceptance brand of BHIM/UPI to create network effect and eliminate any confusion due to multiple brand displays for the UPI acceptance.

In consultation with the steering committee following has been decided:

- In terms of placement of UPI/BHIM option at the merchant check-out, BHIM/UPI shall be placed prominently with priority & preferably above any other BHIM/UPI or UPI enabled container/aggregator payment options. Any BHIM/UPI user shall be able to make payment under this option, using either collect or intent mode.
- If the consumer selects the BHIM/UPI payment, the transaction should proceed without any additional details/logins from the customer (unless additional details are taken even for generic debit/credit card flow as then this becomes a merchant decision for all payment options offered to its customers).
- For the merchants not displaying different payment options at checkout (for e.g. cards, wallets) can continue to have either aggregator or container payment option, with the provision to service all UPI registered users (without any restriction).

It was also decided to exempt third party p2p only apps from interoperable conditions compliance of servicing other UPI customers (Refer circular 15 and 15A). Refer point no. 6.c.a under circular 15 dated 18/01/2017 and point 4 & 5 under circular 15A dated 27/01/2017.

PSP Banks must submit compliance to NPCI for their sponsored third party apps latest by 31st Dec'17.

Yours faithfully,

Dilip Asbe
Chief Operating Officer

