

Circular No: NPCI/2018-19/IS/001

Dated: 06 July 2018

**Compliance to Circular 15B and 32**

To,

All Member Banks - Unified Payments Interface (UPI)

Circular 15& 15B NPCI /UPI/OC No. 15/2017-18 (UPI Merchant SDK specific requirement & compliance) dated 18<sup>th</sup> January 2017 & NPCI /UPI/OC No. 15/2017-18 (Single PSP model Merchant Integration & PSP SDK Addendum circular) & Circular 32 NPCI /UPI/OC No. 32/2017-18 (Unified Payment Interface: Multiple bank model (API approach)) dated 15<sup>th</sup> September 2017 was sent to all the member banks associated for UPI services stated that all the “banks must ensure that they conduct system and app audit to ensure data integrity, encryption and the app security. This audit shall be done on annual basis.”

Given the premises that both the circulars 15B and circular 32 were issued on 15<sup>th</sup> September 2017, and is already approaching a year completion.

We request all member banks to perform the audit through CERT-In empanelled audit firm & submit compliance to NPCI before 30<sup>th</sup> September 2018.

The scope of such audit should include, but not limited to

- 1) Security Audit of Code base of PSP Bank Code, Merchant App Code, large merchant / tech provider (referred as “Third party app provider) code
- 2) Systems Audit of associated IT Infrastructure connecting to the UPI system
- 3) Configuration Audit of IT Systems
- 4) Static & Dynamic Analysis of Code
- 5) Vulnerability Assessment & Penetration testing of the IT Systems
  - a. Code Obfuscation
  - b. Security Review of Application Architecture
  - c. Business logic flaws

For clarifications if any, you may reach out to [Sarita.patel@npci.org.in](mailto:Sarita.patel@npci.org.in) or [ciso@npci.org.in](mailto:ciso@npci.org.in)

**Thanking you,**

**Yours faithfully,**

Mathan Babu Kasilingam

CISO