

**NPCI /UPI/OC No. 58 /2017-18**

**28<sup>th</sup> August 2018**

To,

All Member Banks - Unified Payments Interface (UPI)

Dear Sir/Madam,

**Parent PSP App to support interoperability compliance for their P2M only Apps in case of Non-exclusive handles (Exclusion for Apps providing only P2M services)**

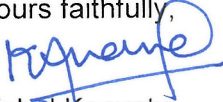
Circular 15C mandates P2M only apps to respond to Intent, collect request and scan Bharat QR and UPI QR. Many banks acquire the merchants under non-exclusive handles (where the handle is common across multiple apps). For such cases, member banks may please note as below with immediate effect:

- a. Apps providing only merchant services shall continue to provide In-line payment for the goods and services rendered.
- b. In the above case, the interoperability parameters such as Scan Bharat QR/UPI QR and respond to collect can be catered to by the Parent PSP App (Acquiring PSP).
- c. This enablement shall help with the following benefits:
  - i. Merchant only Apps can implement UPI's in-line payment experience (registered customer on the merchant's app) without responding to other apps for payment requests.
  - ii. The user gets access to all functionalities of UPI (scan and pay, send and receive money etc.) through the PSP Bank app (using same handle under which the merchant has been acquired).
- d. In this regard it is advised that:
  - i. Merchant app shall have provision for PSP bank app to be downloaded in secure automated way by the customer and use the same if desired by customer.
  - ii. PSP bank shall also have to make marketing efforts to ensure that customer downloads the PSP bank apps.

**Note:**

- a) Third party Apps providing both P2P & P2M services are excluded from the above privilege
- b) This relaxation is available for Apps only in those cases where the Acquiring PSP has allotted a non-exclusive handle to enable UPI.

Yours faithfully,

  
Vishal Kanvaty

**SVP & Head – Innovations & Products**