

NPCI/UPI/OC- 15C/2017-18

16th March, 2018

To,

All Member Banks - Unified Payments Interface

Dear Sir/Madam,

Guidelines on Interoperability features for all BHIM UPI Apps

This circular is in continuation to the merchant onboarding and interoperability guidelines issued by NPCI through Circular 15, 15A, 15B & Circular 35, for all BHIM UPI apps including that of bank and merchant/ third party apps (PSP SDK and PSP Multi-bank).

Following are the mandatory interoperability features for all BHIM UPI apps to be compliant:

- i. Send and receive money using any BHIM UPI ID (VPA).
- ii. Generate and respond to Collect request from any BHIM UPI ID (VPA).
- iii. Generate BHIM UPI QR and Scan & Pay Bharat QR and BHIM UPI QR.
- iv. Respond to Intent call on the same phone by any BHIM UPI app or merchant.

A.) The above compliance is applicable to all BHIM UPI apps including the merchant/third party apps.

B.) The merchant only apps are excluded to have compliance of following functionality since their core business is merchant services;

- a. Send money using any BHIM UPI ID (VPA) is optional.
- b. Generate BHIM UPI QR is optional. However, Scan & Pay Bharat QR and BHIM UPI QR is mandatory.
- c. Generate collect request to any BHIM UPI ID (VPA) is optional. However, respond to collect is mandatory.

C.) This compliance is not applicable to the merchant apps collecting or receiving payments using BHIM UPI (apps not onboarding/ registering customer on BHIM UPI or not creating exclusive VPA on merchant app).

Above interoperability features must be enabled by 16th April 2018 by all BHIM UPI apps. The other compliance as per earlier circulars shall continue to be applicable.

PSP bank must decline such transactions from non-compliant BHIM UPI apps after 16th April 2018 proactively. NPCI reserves the rights to decline the transactions for such non-compliant apps.

The PSP Banks are advised to submit the compliance to NPCI on or before 16th April 2018.

Thanking you,

Vishal Kanvaty

SVP – Product & Innovation